

| L Number                       | Hits | Search Text   | DB  | Time stamp       |
|--------------------------------|------|---|---|------------------|
| 1                              | 86   | (cash or reward\$3 or incentive\$1 or point or points or coin or coins) SAME server\$1 SAME commission\$1                   | USPAT;<br>US-PGPUB;<br>EPO: JPO;<br>DERWENT;<br>IBM_TDB | 2004/03/19 09:25 |
| <i>knit</i><br><i>update</i> 2 | 45   | (cash or reward\$3 or incentive\$1 or point or points or coin or coins) SAME server\$1 SAME commission\$1) AND @pd>20020829 | USPAT;<br>US-PGPUB;<br>EPO: JPO;<br>DERWENT;<br>IBM_TDB | 2004/03/19 09:25 |
| 3                              | 745  | (reward\$4 or incentiv\$6 or award\$4) NEAR4 account\$2   | USPAT;<br>US-PGPUB;<br>EPO: JPO;<br>DERWENT;<br>IBM_TDB | 2004/03/19 09:27 |
| <i>knit</i> 4                  | 187  | (reward\$4 or incentiv\$6 or award\$4) NEAR4 account\$2) SAME (transfer\$6 or accumulat\$6 or gather\$5)                    | USPAT;<br>US-PGPUB;<br>EPO: JPO;<br>DERWENT;<br>IBM_TDB | 2004/03/19 10:05 |
| <i>all</i> 5?                  | 27   | blagg-l\$.in.   | USPAT;<br>US-PGPUB;<br>EPO: JPO;<br>DERWENT;<br>IBM_TDB | 2004/03/19 10:05 |

Dialog  
3/19/04

Your SELECT statement is:

s (AwardTrack or Award()Track or Award-Track) and (AwardPoints or Award()Points of Award-Points) and py<=1999

| Items              | File   |
|--------------------|--|
| ----               | ----   |
| 1                  | 16: Gale Group PROMT(R)_1990-2004/Mar 19             |
| 1                  | 20: Dialog Global Reporter_1997-2004/Mar 19          |
| Examined 50 files  |  |
| Examined 100 files |  |
| 1                  | 148: Gale Group Trade & Industry DB_1976-2004/Mar 19 |
| Examined 150 files |  |
| Examined 200 files |  |
| Examined 250 files |  |
| Examined 300 files |  |
| Examined 350 files |  |
| Examined 400 files |  |
| 1                  | 621: Gale Group New Prod.Annou.(R)_1985-2004/Mar 19  |
| 1                  | 635: Business Dateline(R)_1985-2004/Mar 19           |
| 1                  | 649: Gale Group Newswire ASAP(TM)_2004/Mar 18        |
| Examined 450 files |  |
| Examined 500 files |  |
| 1                  | 813: PR Newswire_1987-1999/Apr 30                    |
| Examined 550 files |  |

} kwic

7 files have one or more items; file list includes 556 files.  
One or more terms were invalid in 102 files.

Your SELECT statement is  
s ((AwardTrack or Award()Track or Award-Track)()Inc) and py<=1999

| Items              | File  |
|--------------------|---|
| ----               | ----  |
| 1                  | 16: Gale Group PROMT(R)_1990-2004/Mar 19              |
| 1                  | 20: Dialog Global Reporter_1997-2004/Mar 19           |
| Examined 50 files  |   |
| Examined 100 files |   |
| 1                  | 148: Gale Group Trade & Industry DB_1976-2004/Mar 19  |
| Examined 150 files |   |
| Examined 200 files |   |
| Examined 250 files |   |
| Examined 300 files |   |
| Examined 350 files |   |
| 1                  | 551: TFSD Worldwide M&A_1980-2004/Mar 19              |
| Examined 400 files |   |
| 1                  | 621: Gale Group New Prod. Annou. (R)_1985-2004/Mar 19 |
| 1                  | 635: Business Dateline(R)_1985-2004/Mar 19            |
| 1                  | 649: Gale Group Newswire ASAP(TM)_2004/Mar 18         |
| Examined 450 files |   |
| Examined 500 files |   |
| 1                  | 813: PR Newswire_1987-1999/Apr 30                     |
| Examined 550 files |   |

8 files have one or more items; file list includes 556 files.  
One or more terms were invalid in 102 files.

Dialog  
3/19/01

juiz

|                             |  |
|-----------------------------|--|
|                             | <a href="#">AwardTrack</a>   <a href="#">Go home to</a>   <a href="#">Our privacy</a>   <a href="#">Go home to</a>   <a href="#">Contact</a>   |
|                             | <div><div> AwardTrack</div><div>User Name: <input type="text"/></div><div>Password: <input type="password"/></div><div><input type="button" value="Login"/> <input type="button" value="Join Now"/></div></div>                  |
| wallet_pic.gif (6305 bytes) | <div><div> s1.gif (795 bytes)</div><div> s2.gif (89 bytes)    s3_ns.gif (640 bytes)    s4.gif (144 bytes)</div></div>  |
| miles_pic.gif (4872 bytes)  | <div><div> s6.gif (507 bytes)    s7_ns.gif (757 bytes)</div><div> s8.gif (120 bytes)</div></div>   |
| store_pic.gif (6763 bytes)  | <div><div> s10.gif (352 bytes)    s11_ns.gif (836 bytes)    s12.gif (235 bytes)</div><div> s15_ns.gif (795 bytes)</div><div> s16.gif (489 bytes)</div><div> s17.gif (393 bytes)    s18_ns.gif (821 bytes)</div><div></div></div> |
|                             |  |

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Enter Web Address:  [Adv. Search](#) [Compare Archive Pages](#)Searched for <http://www.awardtrack.com>**32 Results**Note some duplicates are not shown. [See all](#).

\* denotes when site was updated.

**Search Results for Jan 01, 1996 - Mar 19, 2004**

| 1996    | 1997    | 1998                           | 1999                           | 2000                           | 2001                           | 2002                         | 2003                           | 2004    |
|---------|---------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|--------------------------------|---------|
| 0 pages | 0 pages | 1 pages                        | 6 pages                        | 5 pages                        | 8 pages                        | 4 pages                      | 6 pages                        | 0 pages |
|         |         | <a href="#">Dec 12, 1998</a> * | <a href="#">Jan 25, 1999</a> * | <a href="#">Mar 04, 2000</a> * | <a href="#">Jan 26, 2001</a> * | <a href="#">May 31, 2002</a> | <a href="#">Feb 02, 2003</a> * |         |
|         |         |                                | <a href="#">Feb 08, 1999</a> * | <a href="#">May 20, 2000</a>   | <a href="#">Feb 02, 2001</a>   | <a href="#">Jun 05, 2002</a> | <a href="#">Feb 19, 2003</a>   |         |
|         |         |                                | <a href="#">Feb 20, 1999</a> * | <a href="#">Aug 16, 2000</a>   | <a href="#">Feb 21, 2001</a> * | <a href="#">Jul 22, 2002</a> | <a href="#">Mar 29, 2003</a>   |         |
|         |         |                                | <a href="#">Apr 20, 1999</a>   | <a href="#">Oct 18, 2000</a>   | <a href="#">Mar 01, 2001</a>   | <a href="#">Sep 26, 2002</a> | <a href="#">Jun 03, 2003</a>   |         |
|         |         |                                | <a href="#">Apr 27, 1999</a>   | <a href="#">Oct 19, 2000</a>   | <a href="#">Mar 02, 2001</a>   |                              | <a href="#">Jun 10, 2003</a>   |         |
|         |         |                                | <a href="#">Oct 12, 1999</a> * |                                | <a href="#">May 16, 2001</a> * |                              | <a href="#">Jun 20, 2003</a>   |         |
|         |         |                                |                                |                                | <a href="#">Sep 25, 2001</a>   |                              |                                |         |
|         |         |                                |                                |                                | <a href="#">Dec 02, 2001</a>   |                              |                                |         |

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DOCUMENT-IDENTIFIER: US 20030093342 A1

TITLE: SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND  
CONSOLIDATING FINANCIAL RELATIONSHIPS

----- KWIC -----

Claims Text - CLTX (4):

3. A method for leveraging a financial relationship between a first participant and a plurality of second participants, comprising: evaluating the financial relationship between the first participant and the plurality of second participants; awarding a total value to the first participant based on the evaluation of the financial relationship; holding the total value award in a first financial account located at one of the plurality of second participants for a predetermined period of time; selecting a second financial account located at one of the plurality of second participants into which the total value award is transferred upon expiration of the predetermined period of time; and redeeming the total value award into the second financial account.

Claims Text - CLTX (13):

12. A method for leveraging a financial relationship between multiple participants, comprising: determining a number of individual components comprising the financial relationship; calculating an individual value for each of the individual components at the end of a set period of time; multiplying the determined individual value of each of the individual components by a pre-selected percentage to obtain a total value award; adding the total value award to a first financial account; holding the total value award in the first financial account under the control of a first of the multiple participants for a predetermined period of time; selecting a second financial account under the control of the first of the multiple participants into which the total value award is to be transferred upon expiration of the predetermined period of time; transferring the total value award into the second financial account.

DOCUMENT-IDENTIFIER: US 20030182218 A1

TITLE: Chasing rewards associated with accounts

----- KWIC -----

Summary of Invention Paragraph - BSTX (41):

[0040] Group processing also includes options for pooling and redeeming reward points. A parameter included in the definition of a particular reward program indicates whether the program supports reward point pooling. If the program supports pooling, then any reward points for that program which are earned by the key account (if any) are pooled into a group pool. The primary owner is permitted to redeem group reward points. The dependent strategy specifies whether reward points earned by a dependent account are pooled or are maintained at the account level. The dependent strategy also specifies whether the dependent account cardholder can redeem group reward points. The group pool is independent of any member account. Accounts can be delinked from the group without impacting the group accumulation.

Parent case 09/602,222

## SEARCHED

| Class               | Sub.       | Date     | Exmr. |
|---------------------|------------|----------|-------|
| 705                 | 14         | 8/29/02  | SMD   |
| 705                 | 1,10,26    | ↓        | ↓     |
| Updated search for: |            |          |       |
| 705                 | 1,10,14,26 | 11/27/02 | SMD   |

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## SEARCH NOTES (INCLUDING SEARCH STRATEGY) (Attached inside)

|  | Date     | Exmr.   |
|--|----------|---------|
| PALM search for<br>- assignee<br>- related cases | 8/28/02  | SMD     |
| East   | 8/29/02  | ↓       |
| Dialog   | 8/29/02  | 8/30/02 |
| Internet   | 8/29/02  | ↓       |
| Proquest   | 9/4/02   | SMD     |
| EC Search  | 11/20/02 | SMD     |
| East   | 11/27/02 | SMD     |

2/9/1 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05712347 Supplier Number: 50173351 (THIS IS THE FULLTEXT)  
**Transmedia Europe, Inc. and Transmedia Asia Pacific, Inc. Announce the  
Acquisition of a Silicon Valley Internet Loyalty and Member Benefit  
Provider**

PR Newswire, p716HSTH034

July 16, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 538

TEXT:

Both Companies Gain Powerful Technology Partner

LONDON, July 16 /PRNewswire/ -- Transmedia Europe, Inc. (Nasdaq: MBTE) and Transmedia Asia Pacific, Inc. (Nasdaq: MBTA) today announced that they had entered into an agreement to jointly acquire 100% of the outstanding interest in Award Track(TM), Inc. in an all stock transaction.

Based in Silicon Valley, **Award Track, Inc.** is an innovative developer and provider of Internet-based loyalty and member benefit programs and supplies both consumers and e-commerce sites. The company's solutions provide a unique platform for consumers to earn more from their Internet experience.

Award Track provides AwardPoints(TM), a powerful digital currency that allows consumers to earn points for a wide variety of online and offline purchases including travel, shopping and financial services. With another program, Award Fund, the company has created unique enabling software to allow the transaction and settlement of Mutual Funds over the Internet.

"AwardPoints represents a big win for consumers because they encompass all their existing award earning activities - both online and offline," explained Brian Anderson CEO of **Award Track, Inc.** Ed Guinan, Chairman of both Transmedia Europe and Asia Pacific added, "Transmedia Europe and Transmedia Asia Pacific will explode the members and retail merchant base of **Award Track, Inc.** on a world-wide basis, leveraging off our own substantial base, and provide a unique opportunity to make Award Track the online loyalty and benefits industry standard."

Additionally, utilising their very strong Internet technology team, Award Track will provide a powerful edge in the ongoing development of Countdown Arcade, Transmedia Europe and Asia's international online shopping site aimed at their 15 million members globally, and will become embedded in the Arcade as an additional benefit.

In detail, **Award Track, Inc.** has developed a system which allows for the complete online monitoring of diverse consumer loyalty programs including airlines, hotels, car rental, and stores, and the ability to gain Award Track points with major participating organisations, which can be redeemed against the purchase of a wide range of consumer products and services.

This system will prove highly complimentary to the existing products and benefits offered by Transmedia Europe and Transmedia Asia Pacific which include: discount shopping, discount dining, travel, telephone-based helpline services covering legal, tax, medical, etc. Award Track provides the ability to offer more convenience to members as well as providing a value added service to external corporations which manage their own independent loyalty programs.

The acquisition of Award Track will provide Transmedia Europe and Transmedia Asia Pacific with very competent and industry recognised management, in the field of Internet development and e-commerce where the Award Track team headed by Brian Anderson and Alex Tsakiris have extensive experience.

"We are extremely excited about this acquisition. It marks an important strategic development for both Transmedia Europe and Asia, in capitalising on being one of the leading international member benefit providers, and to take this position to the Internet," commented Ed Guinan, Chairman of both companies.

SOURCE Transmedia Europe, Inc.; Transmedia Asia Pacific, Inc.

-0-

07/16/98

/CONTACT: Ed Guinan or Paul Harrison both of Transmedia,  
+44-171-930-0706/

(MBTE MBTA)

CO: Transmedia Europe, Inc.; Transmedia Asia Pacific, Inc.  
ST: England  
IN: MLM CPR  
SU: TNM


SA-BC

-- HSTH034 --

9735 07/16/98 09:27 EDT <http://www.prnewswire.com>


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| <u>Official Frequent Flyer Guidebook</u><br>(you will be billed, shipped, and granted your points in December/January of '98/'99) | 250   |
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| L Number | Hits  | Search Text  | DB        | Time stamp       |
|----------|-------|--|-----------|------------------|
| 1        | 460   | (705/14).CCLS.   | USPAT     | 2002/08/29 17:43 |
| 2        | 1407  | (705/1.10.26).CCLS.  | USPAT     | 2002/08/29 17:43 |
| 3        | 1244  | ((705/1.10.26).CCLS.) not ((705/14).CCLS.)   | USPAT     | 2002/08/29 17:45 |
| 4        | 1     | milepoint\$.as.  | USPAT;    | 2002/08/29 17:47 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 5        | 8     | postrel-r\$.in.  | USPAT;    | 2002/08/29 17:48 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 6        | 14037 | (cash or reward\$3 or incentive\$1 or point or points or coin or coins) SAME server\$1   | USPAT;    | 2002/08/29 17:49 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 7        | 38    | (cash or reward\$3 or incentive\$1 or point or points or coin or coins) SAME server\$1 SAME commission\$1  | USPAT;    | 2002/08/29 17:56 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 8        | 126   | (reward\$1 or incentive\$1) NEAR5 (based or proportional or dependent or depend\$3 or fluctuat\$3 or vary\$3 or varies or function) NEAR5 (value or success or performance)  | USPAT;    | 2002/08/29 18:14 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 9        | 21    | (reward\$1 or incentive\$1) NEAR5 (stocks)   | USPAT;    | 2002/08/29 18:12 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 10       | 14    | (reward\$1 or incentive\$1) NEAR5 (stock) NEAR5 (company or companies or sponsor\$1 or entity or entities)   | USPAT;    | 2002/08/29 18:19 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 11       | 14    | (reward\$1 or incentive\$1) NEAR5 (stock) NEAR5 (company or companies or sponsor\$1 or entity or entities) not ((reward\$1 or incentive\$1) NEAR5 (stocks))  | USPAT;    | 2002/08/29 18:13 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 12       | 988   | (value or worth) NEAR4 points NEAR5 (based or proportional or dependent or depend\$3 or fluctuat\$3 or vary\$3 or varies or function) NEAR5 (value or success or performance)  | USPAT;    | 2002/08/29 18:16 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |
| 13       | 2     | (value or worth) NEAR4 points NEAR5 (based or proportional or dependent or depend\$3 or fluctuat\$3 or vary\$3 or varies or function) NEAR5 (value or success or performance) NEAR5 (company or companies or sponsor\$1 or entity or entities or merchant\$1 or vendor\$1) | USPAT;    | 2002/08/29 18:19 |
|          |       |  | US-PGPUB; |                  |
|          |       |  | EPO; JPO; |                  |
|          |       |  | DERWENT;  |                  |
|          |       |  | IBM_TDB   |                  |

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| 1 | MyPoints                      | <a href="#">View 37 results</a> | <a href="#">Add to Search</a> |

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### NEWS DECEMBER 2000

... Airlines is to provide an inflight currency exchange service to customers using Touchstar Technologies Touch PC Eagle in an agreement with **SkyTeller LLC** and ...

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### Captain Cruise, LLC.

... **SkyTeller** Destination Currency Exchange Alaska Cruises! So Cool You'll Get Moosebumps! May 27 - June 3, 2002 7-Night Northbound Cruise. ...

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### First Data buys SkyTeller - 1999-09-22 - Atlanta Business ...

... Atlanta-based First Data Corp. (NYSE: FDC) will assume ownership of **SkyTeller LLC**, a company that recently filed for Chapter 11 bankruptcy protection. ...

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... Industry Association. Cyborg Systems, Skadden, Arps, Slate, Meagher & Flow, LLP. Deloitte & Touche LLP, **SkyTeller LLC**. Delta Air Lines, ...

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232. ...

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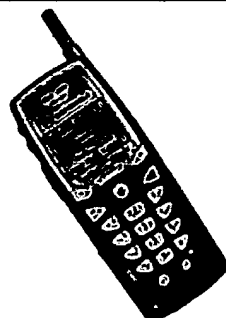
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## Attention MilePoint Members! Redeem 2,500 Miles Today!



Convert your miles and points and use them toward partial payment on other great product purchases - over 20 million items available:

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**Gifting:** Spiegel, Amazon.com gift certs & more

**Reading:** Golf Magazine, Boating World - over 35 choices!

Our Pa



Delta  
Northw  
Contin  
US Air  
Americ  
Midwes  
Hawaii  
Hilton  
Americ  
Join no

Enrollment is **EASY**, membership is **FREE**, and your miles and points **REMAIN** in your accounts until you decide to spend them.

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## Premier Merchants

**amazon.com.**

**GiftCertificates** Amazon.com is the place to find anything you want to buy online. \$25, \$50 and \$100 denominations available.

**MilePoint.com  
OutletOne™**

**NEW!** OutletOne: Use 250 miles per order and save up to 70% on top-quality, brand name merchandise.

**AWARDGUARD**

Protect your unused frequent flyer miles. 50% miles accepted on two-year AwardGuard program.

**Magazines  
for Miles**

Buy magazine subscriptions with 100% miles. Over 35 great titles to choose from!

**Marriott**

**NEW!** Use miles to save 10% on Marriott Cheques. \$50 and \$100 denominations available.

**TOYSRUS.COM**  
teamed with amazon.com

**GiftCertificates** ToysRus.com and Amazon.com have teamed up to create your ultimate online toy store. \$25, \$50 and \$100 denominations available.

**SHARPER IMAGE**

**GiftCertificates** Offers unique gifts and products for home, office & travel. Use miles toward 10% of your gift certificates purchase. \$25, \$50 and \$100 denominations available.

**Sky  
Mail**

Thousands of products from merchants who offer only their best-selling items. 10% miles accepted.

**THE  
FLOWER  
CLUB.**

Features a wide variety of seasonal flowers and gifts. Use miles toward 20% of your purchase.

**FTD.COM**

**LANDS'END**

**Spiegel**

**NEW!  
Buy**

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**Gift Certificates** Offers fashion, electronics, jewelry, fitness equipment and more. Use miles toward 10% of your gift certificates purchase. \$25 and \$50 denominations available.

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## FAQ's

[Program Information](#)  
[Converting Miles and Points](#)  
[Merchant Information](#)  
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### PROGRAM INFORMATION

#### What is MilePoint?

MilePoint.com is an Internet exchange site that allows members to use their frequent traveler miles and points at any MilePoint merchant's online site for gift certificates, price reductions or merchandise. If you have miles or points in frequent traveler accounts of any of our participating airlines, hotels, or other sponsors, you have the ability to spend them at any of our merchants. And all of our MilePoint merchants have agreed to accept miles for partial, and up to full payment of your purchases.

#### How does MilePoint work?

MilePoint members need to provide information regarding the frequent traveler programs in which they are enrolled and inform you of what your miles and points equate to in dollars. Then, you go shopping. When you make a purchase, your miles will be available for 5% to 20% payment at most MilePoint e-tailers, and up to 100% payment at participating merchants. Your miles and points do not transfer from your loyalty accounts until YOU DECIDE you want to use them.

#### What is OutletOne?

OutletOne is a site that offers membership club-like prices without the annual fee. MilePoint members can redeem 20% off on top-quality, brand name merchandise.

#### What if I don't know my account numbers?

MilePoint cannot access your mileage balance without an account number. If you are enrolled in a program with one of our sponsors, but do not know your account number, you will need to contact them and go through their normal process to retrieve your account number. We have included Web links on our Contact Us page, or you can get additional assistance during the registration process by using the pulldown menu and help links on the program registration page.

#### Why must I provide my American Express card number to access my Membership Rewards account number?

The only access MilePoint has to your Membership Rewards account number is through your American Express card number. MilePoint will NEVER store your card number or use it for any other purpose than to initially access your loyalty account.

#### How do I become a MilePoint Member?

To become a MilePoint member, you need to register at [www.milepoint.com](http://www.milepoint.com). You will need to register with the same e-mail address you used when enrolling your loyalty account(s), and provide your corresponding frequent traveler account number. Our secure server will then gather your account balances and you will be able to shop through the MilePoint Mall.

#### Does MilePoint work outside of the U.S.?

We are only accepting members with United States, United States Territories, United States Military and Canadian addresses.

#### When can I begin turning my miles or points into money?

Once you register at least one of your participating Partner program accounts, our proprietary software will retrieve your account balances from your airline, hotel or other loyalty program and you can begin to shop. If you do not have information readily available, please contact us for assistance.

your programs, you can always update and add to your program portfolio at a later date.

#### **Why 2 cents per mile?**

We have done a good deal of research that indicates that this is the perceived value of a mile. A free ticket is generally a mile award that at 2 cents per mile equates to \$500, which is what most members believe this award is worth. Thus we have established a corresponding value for points or miles spent at MilePoint merchant sites.

#### **How do I get all my accounts registered at MilePoint.com?**

All you need to do is register at [www.milepoint.com](http://www.milepoint.com) and set up an account. The screen will prompt you through a series of questions including your account numbers from participating airlines, hotels, and other loyalty programs. Our patented technology then populates your accounts with the balances from the programs you have registered and displays them in dollars. Miles and points from your various programs can be combined to make a purchase. It is important to note that points are not removed from your loyalty account until an actual purchase. It is just like a credit card.... you know your limit but your card is not charged until a transaction occurs.

#### **Do I have to go through the MilePoint site to use my miles?**

Yes. You need to go through the MilePoint Web site in order to use your miles and points toward your payment. Without going through the site, the merchant does not know you are a MilePoint member with available miles to spend.

#### **Are there any other benefits to becoming a MilePoint member?**

Yes, when you register your airline, hotel, and other loyalty accounts at MilePoint, our proprietary technology obtains and point balances and reports those in summary form right in your personal MilePoint account. It is like a multi-program statement. We also show you immediately what these accumulated miles and points equate to if you were to use them. Miles and points from your various programs can be combined to make a purchase.

#### **How do I become a MilePoint merchant?**

Fill out the information request on our Retailer Benefits page. We will contact you and let you know what is required to be connected with the ONLY MULTI-LOYALTY ACCOUNT PROGRAM TURNING MILES INTO MONEY.

### **CONVERTING MILES AND POINTS**

#### **Do I have to convert my miles and points before I shop?**

No. We inform you about the dollar value of your miles and points and do not remove any miles or points from your account when you choose to make a purchase. You can continue to use available miles and points for airline or hotel redemptions. MilePoint offers you additional ways to use your miles and points for online purchases; we do not reduce the choices. MilePoint does not transfer miles from one airline program to another, and MilePoint cannot redeem miles to issue a

#### **What if I want to return a product?**

For the return of products, the member is to use the return policy already in place at the individual merchant. MilePoint converts the equivalent number of miles used for the purchase into a MilePoint account that you can spend on a later purchase. Once you apply your miles and points toward a purchase, we cannot redeposit them in your airline, hotel or other loyalty account. Upon a return, we will establish a "MilePoint" account which is similar to a traditional in-store credit and you can then use the MilePoint credits at the same store you returned your product or at ANY other MilePoint merchant. This credit does not expire and cannot be redeemed for cash. Miles from your MilePoint credit account will automatically be deducted prior to miles from any other partner program account, regardless of prioritization.

#### **How do you convert my hotel points into miles as many of the hotel programs have different formulas to earn or convert points?**

It is really quite simple. Every hotel program that participates in MilePoint has already established a formula for converting members' points into airline miles. We simply apply the formula and convert hotel points into their equivalent in airline miles. Every balance in the members' hotel accounts is converted into a common currency, "miles", and then reduced to the time of purchase.

#### **What is the conversion rate for Hilton HHonors points?**

Every 5 Hilton HHonors points are worth 1 mile - for example: 1000 Hilton HHonors points equals 200 miles (1000/5). When we collect your account balance from Hilton, we display the equivalent in miles, and continue to calculate the miles at 2

#### **MERCHANT INFORMATION**

##### **How do I know which retailers are participating?**

We clearly display the participating merchants. We currently have ten different categories of merchants and expect the near future.

- Apparel & Accessories
- Automotive
- Books, Music & Movies
- Computer & Electronic
- eBasement
- Financial Services
- Gifts & Specialty
- Home & Office
- Kids & Toys
- Travel

##### **How do I purchase from Amazon.com stores?**

Amazon.com offers MilePoint members a unique opportunity to use their miles for partial payment for Books, Music, and includes over 20 million products in 14 categories. Simply convert your miles and points into an Amazon electro at the MilePoint site and use it at Amazon's checkout page to save up to 5% on any of the following Amazon produc

- Books
- Electronics
- Music
- Camera & Photo
- Software
- Kitchen & Housewares
- Tools & Hardware
- DVD
- Computers & Video Games
- Baby & Baby Registry
- Toys & Games
- Cell Phones & Service
- Video
- Outdoor Living

View [Amazon.com's Terms & Conditions](#)

##### **How do I purchase magazine subscriptions through MilePoint?**

You can order over 35 leading magazines directly on the MilePoint Web site and pay for them entirely by using your points. No cash or other currency is required. You may choose to order magazines for yourself or others, and we will request for you. Please allow 8-10 weeks from time of subscription until the first magazine arrives. A U.S. address is delivery.

##### **Why can't I spend miles for 100% of my purchases?**

Currently you can use miles for 100% of your purchase for magazine subscriptions for over 35 popular magazine titles. Merchants allow you to REDUCE the price of their offerings by using miles. The MilePoint merchants are providing you opportunity to use your miles and points to pay for part of their online goods and services because MilePoint has created a way for them to access the world's best online customer...you. In turn, the merchants are passing on the costs it will cost them to advertise and motivate you to get to their online store. You are the beneficiary of this new and efficient way to buy from MilePoint's participating merchants. Naturally, most of our merchants cannot afford to fund the entire cost of a product.

#### **How do I become a MilePoint merchant?**

Fill out the information request on our Retailer Benefits page. We will contact you and let you know what is required to be connected with the ONLY MULTI-LOYALTY ACCOUNT PROGRAM TURNING MILES INTO MONEY.

#### **CUSTOMER SERVICE**

##### **What if I want to return a product?**

For the return of products, the member is to use the return policy already in place at the individual merchant. MilePoint will convert the equivalent number of miles used for the purchase into a MilePoint account that you can spend on a later purchase. Once you apply your miles and points toward a purchase, we cannot redeposit them in your airline, hotel or other loyalty program. Upon return, we will establish a "MilePoint" account which is similar to a traditional in-store credit and you can then use MilePoint credits at the same store you returned your product or at ANY other MilePoint merchant. This credit does not expire and cannot be redeemed for cash. Miles from your MilePoint credit account will automatically be deducted prior to miles from any other partner program account, regardless of prioritization.

##### **How do I contact Customer Service?**

If you have questions regarding an order you placed, contact the merchant directly. If you need assistance with a return, please contact the airline, hotel, or other loyalty program. All merchant, airline, hotel, and other loyalty program contacts are located on our Contact Us page. For mileage returns or questions regarding magazine orders, MilePoint customer service information is also available on the Contact Us page.

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## Business and Consumer Services

### Strengthening Customer Relationships

MilePoint's mission is to help loyalty and promotional program sponsors build and enhance relationships. MilePoint's product line enables companies to produce both first and second benefits that increase profits.

Loyalty program sponsors will generate new revenues and reduce costs while simultaneously long term customer loyalty and e-commerce. MilePoint's team is uniquely qualified having developed and managed loyalty programs, promotional programs and supporting systems over 15 years.

Put MilePoint's experience, nimble approach and product line to work for you today!

### ► [New B2B Products](#)

#### Business To Consumer (B2C)

### Introducing MilePoint.com

In an industry pioneering move, the [MilePoint.com consumer site](#) was launched in the fall of 2000. Working in cooperation [leading US travel suppliers](#), MilePoint.com enables frequent traveler program members from nine airline, hotel and credit card companies to use their miles or points as partial payment for online purchases.

### Providing Savings and More

In most cases, savings range from 10%-20% but go as high as 70% except magazines.

Members can apply their miles/points for 100% of the cost of magazine subscriptions through MilePoint. In some instances, members redeem miles for product savings at time of checkout – whether it's the Mile merchant checkout page – while in other situations they redeem for a "savings code" which in turn is entered at time of the applicable merchant.

► [Tell me more...](#)

#### Business To Business (B2B)

### New Products and Services Arrive

In 2002, MilePoint leveraged some of its underlying technology platform to introduce a new [Suite of B2B products](#). These products designed to better help reward program sponsors reduce award liability costs, increase revenue and add value to core program. New products include several private label site options hosted by MilePoint under a partners reward program site frame. ►

### Our Partners

- [American Express® Member](#)
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- [Continental OnePass](#)
- [Delta Air Lines SkyMiles](#)
- [Hawaiian Airlines Hawaiian M](#)
- [Hilton HHonors](#)
- [Midwest Express Frequent Fl](#)
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## Contact

For more information about MilePoint, please contact:



Julie Willy  
MilePoint, Inc  
(952) 886-7422

[MilePoint, Inc.](#) ▶ [Press Room](#) ▶ August 29, 2000

## August 29, 2000

**Delta, Northwest, Continental, US Airways, TWA, America West and Hilton Lead Participants**

**YOU'VE GOT MONEY!<sup>SM</sup>**

**MILEPOINT.COM TO LAUNCH ONLINE SHOPPING**

**VENTURE USING FREQUENT FLYER MILES**

MINNEAPOLIS, Aug. 29, 2000 – MilePoint.com today announced the first program that allows frequent flyers to convert the points into a new online currency, MilePoint Money<sup>SM</sup>, which can be used toward the purchase of goods and services from online merchants.

Delta Air Lines, Northwest Airlines, Continental Airlines, US Airways, America West and TWA are the initial airlines that have participated in the program, along with Hilton HHonors Worldwide. Membership in these loyalty programs totals more than 40 million individuals who have accrued an estimated 1.6 trillion miles and points.

MilePoint is working in association with the web's largest e-tailer, Amazon.com, and SkyMall with over 100 retailers including Image, Orvis, The Wine Enthusiast, Hammacher Schlemmer and Frontgate. MilePoint is in discussions with numerous major merchants that are anticipated to sign on before launch.

To capitalize on the holiday 2000 buying season, the site will be available for online transactions by the end of October. Our website – [www.milepoint.com](http://www.milepoint.com) – is accessible to frequent flyers who want to find out more about becoming a MilePoint member or online retailers who want to determine what is required to become a MilePoint merchant.

"Airlines and hotels have been looking for new ways to create more value for their customers' accumulated miles. By turning points into online money, we will literally release billions of dollars of purchasing power into the online marketplace," said Bob Crandall, chairman of MilePoint's board of advisors, and former chairman and CEO of American Airlines. Crandall added, "This is the logical evolution of the current frequent flyer programs."

MilePoint converts each mile into MilePoint Money at a two cent per mile rate, which equates to more than \$32 billion in online purchasing power from the current audience of over 45 million individuals. MilePoint's proprietary and patent pending operating system, MilePoint Technology<sup>SM</sup>, manages the conversion of miles into online currency.

Mark Lacek, chief executive officer of MilePoint, said that we will deliver "the largest and most demographically desirable audience of online merchants have ever seen. Based on an average frequent flyer's accumulated miles, many members will have thousands of dollars just waiting to be spent online. Some members will literally have thousands of dollars." Lacek said that frequent flyer demographics show over 74% have access to the Internet, 88% shop online and have a median household income of \$74,000.

Using MilePoint will be very easy. Frequent flyers register their airline and hotel account numbers in a secure environment at the MilePoint.com website and shop at the MilePoint Mall<sup>SM</sup>. When transacting at a MilePoint merchant, the member can apply MilePoint Money as partial payment toward their purchase during the check-out process. MilePoint forecasts that an average of 10% or more of a member's purchase can be paid for by converting their miles.

MilePoint.com was co-founded in October of 1999 by Mark Lacek, Bill Jansen and Bruce Samuel. Lacek is a respected loyalty industry veteran who helped establish the very successful Northwest Airlines WorldPerks program. He left in 1991 to start The T Group, a Minneapolis-based loyalty marketing firm that grew to over \$40 million in billings. The company was recently acquired by advertising holding company WPP and its Ogilvy One division.

Other industry leaders in executive or senior advisory roles at MilePoint include A.B. "Sky" Magary, former president of the United Mileage Plus, Bob Coggins, former executive vice president of marketing at Delta Air Lines, Bob Briggs, former president of National Airlines, Randy Petersen, renowned loyalty expert and publisher and editor of industry trade publication "Inside Flyer," Bill Jansen, a technology officer and architect of the Cambio Technology, and Bruce Samuel, MilePoint's chief financial officer and previous financial officer of The Lacek Group.

The company is based in Minneapolis.

###

NOTE TO MEDIA: Additional information, background and visuals are available per request. B-roll is available as well. Contact MilePoint.

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[MilePoint.com/Consumer\\_Site](http://MilePoint.com/Consumer_Site)



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|         |         |         |         |                                | <a href="#">Apr 18, 2001</a> * |                                |
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|         |         |         |         |                                | <a href="#">Jul 01, 2001</a> * |                                |
|         |         |         |         |                                | <a href="#">Jul 03, 2001</a>   |                                |
|         |         |         |         |                                | <a href="#">Jul 06, 2001</a> * |                                |
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| 1                  | 47: Gale Group Magazine DB(TM)_1959-2002/Jul 26      |
| Examined 50 files  |  |
| Examined 100 files |  |
| 2                  | 148: Gale Group Trade & Industry DB_1976-2002/Jul 26 |
| Examined 150 files |  |
| Examined 200 files |  |
| 2                  | 275: Gale Group Computer DB(TM)_1983-2002/Jul 26     |
| Examined 250 files |  |
| Examined 300 files |  |
| Examined 350 files |  |
| 1                  | 553: Wilson Bus. Abs. FullText_1982-2002/May         |
| 1                  | 570: Gale Group MARS(R)_1984-2002/Jul 26             |
| Examined 400 files |  |
| 1                  | 636: Gale Group Newsletter DB(TM)_1987-2002/Jul 26   |
| Examined 450 files |  |
| 1                  | 649: Gale Group Newswire ASAP(TM)_2002/Jul 25        |
| 1                  | 696: DIALOG Telecom. Newsletters_1995-2002/Jul 26    |
| Examined 500 files |  |
| Examined 550 files |  |
| 3                  | 810: Business Wire_1986-1999/Feb 28                  |
| 3                  | 813: PR Newswire_1987-1999/Apr 30                    |

reviewed  
all

11 files have one or more items; file list includes 565 files.  
One or more terms were invalid in 100 files.

SUN

Ric. and Postrel (inventor)  
- CEO & founder of Skyteller LLC

Dialog  
8/29/02

Your SELECT statement is:

s skyteller and (incentive? or reward? or loyalty) and py<=1999

| Items              | File   |
|--------------------|--|
| ----               | ----   |
| 1                  | 9: Business & Industry(R)_Jul/1994-2002/Aug 28 |
| Examined 50 files  |  |
| Examined 100 files |  |
| Examined 150 files |  |
| Examined 200 files |  |
| Examined 250 files |  |
| Examined 300 files |  |
| Examined 350 files |  |
| Examined 400 files |  |
| Examined 450 files |  |
| Examined 500 files |  |
| Examined 550 files |  |

1 file has one or more items; file list includes 568 files.  
One or more terms were invalid in 100 files.

Syn

Dialog  
8/29/02

| Set  | Items                    | Description  |
|------|--------------------------|--|
| S1   | 1                        | SKYTELLER AND (INCENTIVE? OR REWARD? OR LOYALTY) AND PY<=1-999 |
| File | 9:Business & Industry(R) | Jul/1994-2002/Aug 28   |
|      | (c) 2002 Resp. DB Svcs.  |  |

← reviewed  
all

?

AND

Dialog  
8/29/02

Your SELECT statement is:  
s richard(2n)postrel

| Items              | File   |
|--------------------|--|
| -----              | -----  |
| 1                  | 16: Gale Group PROMT(R)_1990-2002/Aug 28             |
| 1                  | 20: Dialog Global Reporter_1997-2002/Aug 29          |
| Examined 50 files  |  |
| Examined 100 files |  |
| 3                  | 148: Gale Group Trade & Industry DB_1976-2002/Aug 29 |
| Examined 150 files |  |
| Examined 200 files |  |
| 4                  | 348: EUROPEAN PATENTS_1978-2002/Aug W03              |
| 2                  | 349: PCT FULLTEXT_1983-2002/UB=20020822,UT=20020815  |
| Examined 250 files |  |
| 2                  | 416: DIALOG COMPANY NAME FINDER(TM)_2001/Aug         |
| Examined 300 files |  |
| 1                  | 476: Financial Times Fulltext_1982-2002/Aug 29       |
| Examined 350 files |  |
| 1                  | 570: Gale Group MARS(R)_1984-2002/Aug 28             |
| Examined 400 files |  |
| Examined 450 files |  |
| 2                  | 649: Gale Group Newswire ASAP(TM)_2002/Aug 27        |
| 4                  | 702: Miami Herald_1983-2002/Aug 28                   |
| Examined 500 files |  |
| Examined 550 files |  |
| 1                  | 813: PR Newswire_1987-1999/Apr 30                    |

11 files have one or more items; file list includes 568 files.

3/1/11

Dialog  
2/29/02

| Set       | Items                          | Description   |
|-----------|--------------------------------|---|
| S1        | 22                             | RICHARD(2N) POSTREL   |
| S2        | 16                             | RD (unique items)   |
| S3        | 11                             | RICHARD() POSTREL   |
| S4        | 6                              | RD (unique items) ← reviewed all                              |
| File 16:  | Gale Group PROMT(R)            | 1990-2002/Aug 28<br>(c) 2002 The Gale Group                   |
| File 20:  | Dialog Global Reporter         | 1997-2002/Aug 29<br>(c) 2002 The Dialog Corp.                 |
| File 148: | Gale Group Trade & Industry DB | 1976-2002/Aug 29<br>(c) 2002 The Gale Group                   |
| File 348: | EUROPEAN PATENTS               | 1978-2002/Aug W03<br>(c) 2002 European Patent Office          |
| File 349: | PCT FULLTEXT                   | 1983-2002/UB=20020822, UT=20020815<br>(c) 2002 WIPO/Univentio |
| File 416: | DIALOG COMPANY NAME FINDER(TM) | 2001/Aug<br>(c) 2000 Dialog Info.Svcs.                        |
| File 476: | Financial Times Fulltext       | 1982-2002/Aug 29<br>(c) 2002 Financial Times Ltd              |
| File 570: | Gale Group MARS(R)             | 1984-2002/Aug 28<br>(c) 2002 The Gale Group                   |
| File 649: | Gale Group Newswire ASAP(TM)   | 2002/Aug 27<br>(c) 2002 The Gale Group                        |
| File 702: | Miami Herald                   | 1983-2002/Aug 28<br>(c) 2002 The Miami Herald Publishing Co.  |
| File 813: | PR Newswire                    | 1987-1999/Apr 30<br>(c) 1999 PR Newswire Association Inc      |
| ?         |                                |   |

SMD

Dialog  
8/29/02

Your SELECT statement is:

s milepoint? and (incentive? or reward? or loyalty) and (py<=1999)

| Items              | File                                   |
|--------------------|--|
| -----              | -----                                  |
| Examined 50 files  |  |
| Examined 100 files |  |
| 1                  | 180: Federal Register_1985-2002/Aug 29 |
| Examined 150 files |  |
| Examined 200 files |  |
| Examined 250 files |  |
| Examined 300 files |  |
| Examined 350 files |  |
| Examined 400 files |  |
| 1                  | 608: KR/T Bus.News._1992-2002/Aug 29   |
| Examined 450 files |  |
| Examined 500 files |  |
| Examined 550 files |  |

2 files have one or more items; file list includes 568 files.  
One or more terms were invalid in 100 files.

SMD

Dialog  
8/29/02

| Set  | Items | Description   |
|--|-------|---|
| S1   | 2     | MILEPOINT? AND (INCENTIVE? OR REWARD? OR LOYALTY) AND (PY<-<br>=1999) |
| S2   | 2     | RD (unique items) —reviewed all                                       |
| File 180:Federal Register 1985-2002/Aug 29 |       |   |
| (c) 2002 format only The DIALOG Corp       |       |   |
| File 608:KR/T Bus.News. 1992-2002/Aug 29   |       |   |
| (c)2002 Knight Ridder/Tribune Bus News     |       |   |
| ?  |       |   |

SUD

Dialog  
8/30/02

| Set | Items | Description  |
|-----|-------|--|
| S1  | 570   | (VALUE OR WORTH) (4N) (POINTS) (4N) (REWARD OR REWARDS OR INCENTIVE OR INCENTIVES OR LOYALTY) (7N) (VALUE OR SUCCESS OR PERFORMANCE) (5N) (COMPANY OR SPONSOR OR ENTITY OR MERCHANT OR VENDOR) |
| S2  | 327   | RD (unique items)  |
| S3  | 121   | S1 (S) ((VALUE OR SUCCESS OR PERFORMANCE) (5N) (COMPANY OR SPONSOR OR ENTITY OR MERCHANT OR VENDOR))   |
| S4  | 83    | RD (unique items)  |

? s s4 and py<=1999  
Processing  
Processed 10 of 60 files ...  
Processing  
Processing  
Processed 20 of 60 files ...  
Processing  
Processing  
Processed 30 of 60 files ...  
Processing  
Processed 40 of 60 files ...  
RDR FILE 1433 SENT TO DLGDUMP RDR AS 1433 RECS 5427 CPY 001 V NOHOLD NOKEEP  
Command complete  
Abnormal System Termination.

Connection closed by remote host

← attempted search

840

Your SELECT statement is:

s ((reward? or incentive? or loyalty?) (10n) (point? ? or currency) (4n)  
(server? ? or account? ?)) and py<=1999 and ((IC or smart)()card? ?)

| Items              | File   |
|--------------------|--|
| 16                 | 9: Business & Industry(R)_Jul/1994-2002/Aug 28       |
| 3                  | 13: BAMP_2002/Aug W3                                 |
| 7                  | 15: ABI/Inform(R)_1971-2002/Aug 29                   |
| 19                 | 16: Gale Group PROMT(R)_1990-2002/Aug 28             |
| 1                  | 18: Gale Group F&S Index(R)_1988-2002/Aug 28         |
| Processing         |  |
| 12                 | 20: Dialog Global Reporter_1997-2002/Aug 29          |
| 1                  | 47: Gale Group Magazine DB(TM)_1959-2002/Aug 28      |
| Examined 50 files  |  |
| 1                  | 88: Gale Group Business A.R.T.S._1976-2002/Aug 29    |
| Examined 100 files |  |
| 10                 | 148: Gale Group Trade & Industry DB_1976-2002/Aug 29 |
| Examined 150 files |  |
| Examined 200 files |  |
| 1                  | 267: Finance & Banking Newsletters_2002/Aug 23       |
| 5                  | 268: Banking Info Source_1981-2002/Aug W3            |
| 2                  | 275: Gale Group Computer DB(TM)_1983-2002/Aug 29     |
| 4                  | 348: EUROPEAN PATENTS_1978-2002/Aug W03              |
| 4                  | 349: PCT FULLTEXT_1983-2002/UB=20020822,UT=20020815  |
| Examined 250 files |  |
| Examined 300 files |  |
| 1                  | 483: Newspaper Abs Daily_1986-2002/Aug 28            |
| 2                  | 484: Periodical Abs Plustext_1986-2002/Aug W4        |
| 2                  | 485: Accounting & Tax DB_1971-2002/Aug W3            |
| Examined 350 files |  |
| 2                  | 563: Key Note Market Res._1986-2001/Aug 03           |
| 3                  | 570: Gale Group MARS(R)_1984-2002/Aug 28             |
| 2                  | 583: Gale Group Globalbase(TM)_1986-2002/Aug 29      |
| Examined 400 files |  |
| 1                  | 608: KR/T Bus.News._1992-2002/Aug 29                 |
| 2                  | 619: Asia Intelligence Wire_1995-2002/Aug 28         |
| 2                  | 621: Gale Group New Prod.Annou.(R)_1985-2002/Aug 28  |
| 5                  | 625: American Banker Publications_1981-2002/Aug 29   |
| 1                  | 635: Business Dateline(R)_1985-2002/Aug 29           |
| 12                 | 636: Gale Group Newsletter DB(TM)_1987-2002/Aug 28   |
| Examined 450 files |  |
| 1                  | 647: CMP Computer Fulltext_1988-2002/Aug W4          |
| 4                  | 649: Gale Group Newswire ASAP(TM)_2002/Aug 27        |
| Processing         |  |
| 4                  | 654: US PAT.FULL._1976-2002/Aug 27                   |
| 2                  | 696: DIALOG Telecom. Newsletters_1995-2002/Aug 28    |
| 2                  | 710: Times/Sun.Times(London)_Jun 1988-2002/Aug 29    |
| 1                  | 711: Independent(London)_Sep 1988-2002/Aug 12        |
| Examined 500 files |  |
| 1                  | 727: Canadian Newspapers_1990-2002/Aug 29            |
| Processing         |  |
| 1                  | 748: Asia/Pac Bus. Jrnls_1994-2002/Aug 29            |
| 3                  | 761: Datamonitor Market Res._1992-2002/Aug           |
| 4                  | 781: ProQuest Newsstand_1998-2002/Aug 29             |
| Examined 550 files |  |
| 2                  | 810: Business Wire_1986-1999/Feb 28                  |

37 files have one or more items; file list includes 568 files.  
One or more terms were invalid in 100 files.

Dialog  
8/30/02

| Set  | Items | Description   |
|------|-------|---|
| S1   | 146   | ((REWARD? OR INCENTIVE? OR LOYALTY?) (10N) (POINT? ? OR CURRENCY) (4N) (SERVER? ? OR ACCOUNT? ?)) AND PY<=1999 AND ((IC OR SMART) () CARD? ?) |
| S2   | 90    | RD (unique items)   |
| S3   | 40    | S2 AND PD<=990623 ← reviewed all  |
| File | 9:    | Business & Industry(R) Jul/1994-2002/Aug 28<br>(c) 2002 Resp. DB Svcs.  |
| File | 13:   | BAMP 2002/Aug W3<br>(c) 2002 Resp. DB Svcs.   |
| File | 15:   | ABI/Inform(R) 1971-2002/Aug 29<br>(c) 2002 ProQuest Info&Learning   |
| File | 16:   | Gale Group PROMT(R) 1990-2002/Aug 28<br>(c) 2002 The Gale Group   |
| File | 18:   | Gale Group F&S Index(R) 1988-2002/Aug 28<br>(c) 2002 The Gale Group   |
| File | 20:   | Dialog Global Reporter 1997-2002/Aug 29<br>(c) 2002 The Dialog Corp.  |
| File | 47:   | Gale Group Magazine DB(TM) 1959-2002/Aug 28<br>(c) 2002 The Gale group  |
| File | 88:   | Gale Group Business A.R.T.S. 1976-2002/Aug 29<br>(c) 2002 The Gale Group  |
| File | 148:  | Gale Group Trade & Industry DB 1976-2002/Aug 29<br>(c) 2002 The Gale Group  |
| File | 267:  | Finance & Banking Newsletters 2002/Aug 23<br>(c) 2002 The Dialog Corp.  |
| File | 268:  | Banking Info Source 1981-2002/Aug W3<br>(c) 2002 ProQuest Info&Learning   |
| File | 275:  | Gale Group Computer DB(TM) 1983-2002/Aug 29<br>(c) 2002 The Gale Group  |
| File | 348:  | EUROPEAN PATENTS 1978-2002/Aug W03<br>(c) 2002 European Patent Office   |
| File | 349:  | PCT FULLTEXT 1983-2002/UB=20020822,UT=20020815<br>(c) 2002 WIPO/Univentio   |
| File | 483:  | Newspaper Abs Daily 1986-2002/Aug 28<br>(c) 2002 ProQuest Info&Learning   |
| File | 484:  | Periodical Abs Plustext 1986-2002/Aug W4<br>(c) 2002 ProQuest   |
| File | 485:  | Accounting & Tax DB 1971-2002/Aug W3<br>(c) 2002 ProQuest Info&Learning   |
| File | 563:  | Key Note Market Res. 1986-2001/Aug 03<br>(c) 2001 ICC Online Info. Group  |
| File | 570:  | Gale Group MARS(R) 1984-2002/Aug 28<br>(c) 2002 The Gale Group  |
| File | 583:  | Gale Group Globalbase(TM) 1986-2002/Aug 29<br>(c) 2002 The Gale Group   |
| File | 608:  | KR/T Bus.News. 1992-2002/Aug 29<br>(c) 2002 Knight Ridder/Tribune Bus News  |
| File | 619:  | Asia Intelligence Wire 1995-2002/Aug 28<br>(c) 2002 Fin. Times Ltd  |
| File | 621:  | Gale Group New Prod. Annou. (R) 1985-2002/Aug 28<br>(c) 2002 The Gale Group   |
| File | 625:  | American Banker Publications 1981-2002/Aug 29<br>(c) 2002 American Banker   |
| File | 635:  | Business Dateline(R) 1985-2002/Aug 29<br>(c) 2002 ProQuest Info&Learning  |
| File | 636:  | Gale Group Newsletter DB(TM) 1987-2002/Aug 28<br>(c) 2002 The Gale Group  |
| File | 647:  | CMP Computer Fulltext 1988-2002/Aug W4<br>(c) 2002 CMP Media, LLC   |
| File | 649:  | Gale Group Newswire ASAP(TM) 2002/Aug 27<br>(c) 2002 The Gale Group   |
| File | 654:  | US PAT.FULL. 1976-2002/Aug 27<br>(c) FORMAT ONLY 2002 THE DIALOG CORP.  |

SMD

File 696:DIALOG Telecom. Newsletters 1995-2002/Aug 28  
(c) 2002 The Dialog Corp.  
File 710:Times/Sun.Times(London) Jun 1988-2002/Aug 29  
(c) 2002 Times Newspapers  
File 711:Independent(London) Sep 1988-2002/Aug 12  
(c) 2002 Newspaper Publ. PLC  
File 727:Canadian Newspapers 1990-2002/Aug 29  
(c) 2002 Southam Inc.  
File 748:Asia/Pac Bus. Jrnls 1994-2002/Aug 29  
(c) 2002 The Dialog Corporation  
File 761:Datamonitor Market Res. 1992-2002/Aug  
(c) 2002 Datamonitor  
File 781:ProQuest Newsstand 1998-2002/Aug 29  
(c) 2002 ProQuest Info&Learning  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

3/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02084663 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Motorola Announces New \*Smart\* \*Card\* Plans  
(Motorola pushing 8-inch wafers for \*smart\* \*cards\*)  
Newsbytes News Network, p N/A  
March 09, 1998  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 566

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Motorola Announces New \*Smart\* \*Card\* Plans  
(Motorola pushing 8-inch wafers for \*smart\* \*cards\*)

ABSTRACT:

Motorola is doing rather well as a \*smart\* \*card\* manufacturer. The company wants to ramp up its \*smart\* \*card\* operations, dragging the industry forward into the world of eight-inch wafer fabrication. According to...

...that the company has, therefore, made the strategic decision to be the first in the \*smart\* \*card\* industry to move to eight-inch wafers for its flagship products. According to company officials...

TEXT:

...cellular or electronics company, but, surprisingly enough, the firm is doing rather well as a \*smart\* \*card\* manufacturer, even if the public don't realize it. Now the company wants to ramp up its \*smart\* \*card\* operations, dragging the industry forward into the world of eight-inch wafer fabrication.

According to...

...that the company has, therefore, made the strategic decision to be the first in the \*smart\* \*card\* industry to move to eight-inch wafers for its flagship products.

According to company officials...

...technology will play a significant role in encouraging our customers to migrate towards increased feature \*smart\* \*cards\*, "for example, more data in a health card or more phone numbers in a GSM...

...communications) card.

"The technology will also enable the emerging multi application card markets so that \*points\* gained from \*loyalty\* schemes can be debited directly to the card user's bank \*account\*," he explained, adding that the smaller feature size process offers the capability for increased E...

...holds the key to creating true multi application cards and provides a platform from which \*smart\* \*cards\* can leap into the next century and support emerging operating systems such as JavaCard and Multos.

Motorola's \*smart\* \*card\* Web site is at <http://mot-sps.com> .

Reported by Newsbytes News Network, <http://www...>

3/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02053570 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Major Airlines Continue their \*Smart\* \*Card\* Fly-bys

(Continental Airlines and American Express Co launched a \*smart\* \*card\* pilot using chip-based AmEx corporate cards designed for faster airport check-in with Continental's electronic ticket machines in late-1997)

Card Technology, p 6+

January 1998

DOCUMENT TYPE: Journal ISSN: 0361-5561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1060

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Major Airlines Continue their \*Smart\* \*Card\* Fly-bys

(Continental Airlines and American Express Co launched a \*smart\* \*card\* pilot using chip-based AmEx corporate cards designed for faster airport check-in with Continental...

)

#### ABSTRACT:

Continental Airlines and American Express Co had started a \*smart\* \*card\* pilot using chip-based AmEx corporate cards designed for faster airport check-in with Continental's electronic ticket machines in late-1997. AmEx also is testing a \*smart\* \*card\* program with American Airlines, but industry reaction has been mixed. A Delta spokesman says preferred...

...issuing more ChipCards or expanding the airports that accept the cards. Many barriers remain for \*smart\* \*cards\* to make a business case, which are discussed. Details of American Express' program with Continental...

#### TEXT:

Continental Airlines and American Express Co. late last year began a \*smart\* \*card\* pilot using chip-based AmEx corporate cards designed for faster airport check-in with Continental's electronic ticket machines. AmEx also has been testing a \*smart\* \*card\* program with American Airlines. Programs also are under way at Lufthansa, Delta Air Lines, Air...

...privately owned AOM.

However, industry reaction so far has been mixed. A Delta spokesman says \*smart\* \*cards\* are still in use among frequent fliers on its New York/Boston/Washington shuttle route...

...have been set up on the shuttle route because of the high cost of the \*smart\* \*card\* program. He wouldn't disclose the number of chip cards in use, or when a decision might be made as to the chip card program's future. Delta, an early \*smart\* \*card\* airline pioneer, has been using technology from AT&T which has since gotten out of...

...of airline tests to date. "You need to be able to make the business case. (\*Smart\* \*card\*) technology came before electronic ticketing and without e-ticketing, there's no business case. Now, a \*smart\* \*card\* could be the next step." However, airlines aren't about to abandon their existing systems for a \*smart\* \*card\*-based solution without a compelling reason, he says.

#### Airline Interest High

Still, this insider says the amount of interest in the airline community portends well for \*smart\* \*cards\*. "It's a little like the Internet in the early days," he says. "People are...

...tickets, can account for up to 40% of an airline's direct operating costs, and \*smart\* \*card\* programs that can help reduce that expense are most likely to grab the airlines' attention...

...in the travel business, such as hotels and car rental firms.

Many barriers remain for \*smart\* \*cards\* to make a business case. Primary among them is the amount of inter-line travel, that is, trips that begin on one airline but involve another. Obviously, any advantages \*smart\* \*card\* -aided check-in, reservations, ticketing or frequent flier programs provide are diluted if not all...

...that ends June 30.

Olaf Unger, Continental's manager of distribution planning, says: "We view \*smart\* \*cards\* as tying in with electronic ticket processing." Electronic ticketing now comprises 28% of Continental fares...

...a higher proportion of that figure.

Marlee Laks, an American Express vice president, says a \*smart\* \*card\* makes sense because more than just electronic ticketing is involved. "There's access to the...

...at 21 U.S. airports.

Air France was one of the first airlines to employ \*smart\* \*card\* technology, giving cards to a few hundred frequent fliers traveling between Paris' Orly International Airport...

...identification, ticketing and boarding.

France's No. 2 airline, AOM, in April began using a \*smart\* \*card\* as a customer's frequent flier card. Carte Capital members present the card at 85 ticket and check-in counters; a detailed statement of a member's \*account\* is generated after each transaction. \*Points\* stored in the card can be exchanged for \*rewards\* at any time and at any terminal. In a statement, the airline says the \*points\* will be accepted soon by taxis, hotels, restaurants and entertainment centers. AOM didn't returnXLS \*smart\* \*card\* system and Schlumberger's Payflex microprocessor card.

Standards are in place for airline chip cards...

...the Air Transport Association of America/International Air Transport Association's Passenger Services Conference's \*Smart\* \*Card\* Subcommittee.

The subcommittee early this year will issue an implementation guide explaining ways \*smart\* \*cards\* can be used, from check-in until the consumer has left the airport, says Gerry...

PRODUCT NAMES: Information \*Smart\* \*Cards\* (367934...

3/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02035441 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Hypercom Reaches For A Pinnacle To Gain A Loyal Chip Card Following  
(Hypercom unveils chip card product designed to encourage consumers to become loyal store customers)  
Debit Card News, v 3, n 7, p 4  
October 03, 1997  
DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 365

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cost of the card. Hypercom software provides centralized control of program rules and tracking of \*points\*.

Unlike magnetic-stripe \*loyalty\* cards, where store clerks must access a central database to add and dispense \*points\* to cardholder \*accounts\*, the points in the Pinnacle system are stored on the cards. That way, the consumer...

PRODUCT NAMES: Prepayment \*smart\* \*cards\* (367933...

3/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01986731 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
A Small Fish In The Memory Pond -- Low-density personal programmable applications are feeding demand for EEPROMs.  
(EEPROM sales, while falling to 1% of the total MOS memory market, will increase to \$1.875 bil in 2002, vs around \$1.05 bil in 1997)  
Electronic Buyers News, p 83  
November 03, 1997  
DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1697

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...boxes, and cell phones, said Scott Avery, EEPROM marketing director at Atmel Corp., San Jose. \*Smart\* \*cards\*, popular in Europe, are expected to be a major EEPROM application in North America and...

...in Europe and its applicability for low-power telecom, industrial, automotive, consumer, and other applications. \*Smart\* \*cards\* were a large portion of growth in 1996 and 1997. Siemens Components Inc., Cupertino, Calif., has announced high-end Triple E microcontrollers for \*smart\*-\*card\* applications. The microcontrollers feature a new CPU, which offers an advanced instruction set optimized for \*smart\*-\*card\* applications while maintaining full compatibility with all existing \*smart\*-\*card\* ICs. Siemens recently signed an agreement to license Sun Microsystems Inc.'s Java technology to produce a new generation of \*smart\*-\*card\* chips that accelerate the execution of the Java Card Instruction Set. The chips are expected...

...consumers access to their bank accounts, loyalty programs, and the Internet. How big is the \*smart\*-\*card\*-IC market? Siemens expects it to reach \$2.8 billion by 2001, up from \$520...

TEXT:

...boxes, and cell phones, said Scott Avery, EEPROM marketing director at Atmel Corp., San Jose.

\*Smart\* \*cards\*, popular in Europe, are expected to be a major EEPROM application in North America and...

...in Europe and its applicability for low-power telecom, industrial, automotive, consumer, and other applications. \*Smart\* \*cards\* were a large portion of growth in 1996 and 1997.

Although the perception is that...

...an annual rate of approximately 13.8% for the next five years, and including \*smart\* \*cards\*, which are EEPROM-based, the resulting increase is approximately 38%.

Because the flash market is...

...Craig, product marketing director at Xicor Inc., Milpitas, Calif. Key drivers are a variety of \*smart\*-\*card\* applications, he said. Xicor's new X76F128 Secure SerialFlash memory chip will be the heart of its secure \*smart\* \*card\*. Information is stored and retrieved from the card and chip via a 400-Kbit/s...

...such as serial numbers and ID codes separate from the primary data.

The chip and \*smart\* \*card\* use five different passwords to protect memory. The 128-Kbit memory is protected with a...

...Kbit/s two-wire serial link. The connection link to the card uses the ISO \*smart\*-\*card\* standard.

The new chip ...unauthorized cloning of the phone, Craig said.

OEMs and value-added resellers can use the \*smart\* \*card\* to design new systems. For example, a doctor's office or emergency room could be...

...as a patient's medical records and insurance coverage. Unlike paper records, if a medical \*smart\* \*card\* is reported lost, it can be deactivated the next time it is used in a...

...flash process.

Siemens Components Inc., Cupertino, Calif., has announced high-end Triple E microcontrollers for \*smart\*-\*card\* applications. Triple E stands for enhanced performance, enhanced on-chip security, and enhanced memory capacity. The microcontrollers feature a new CPU, which offers an advanced instruction set optimized for \*smart\*-\*card\* applications while maintaining full compatibility with all existing \*smart\*-\*card\* ICs. The optimized core achieves very high-speed operation and exceeds the standard 8051 performance...

...agreement to license Sun Microsystems Inc.'s Java technology to produce a new generation of \*smart\*-\*card\* chips that accelerate the execution of the Java Card Instruction Set. The chips are expected...

...and health care. One card has the potential to give consumers access to their bank \*accounts\*, \*loyalty\* programs, and the Internet.

\*Smart\* \*cards\* are rapidly replacing \*currency\* for many applications, such as pay phones, vending machines, and toll booths, throughout Europe. Among the many applications possible, \*smart\* \*cards\* are used to automate airline ticketing while tracking frequent-flyer miles, record and update health...

...chips, it enables more information and additional functions to be included, all on the same \*smart\* \*card\*, according to Siemens.

Java technology is a perfect match with Siemens' plans to develop a \*smart\*-\*card\*-IC platform for secure Internet commerce products, the company said. Java technology's open software and the ability to upgrade and load in new applications after the \*smart\* \*cards\* are issued will revolutionize the way people live and work, the company said.

How big is the \*smart\*-\*card\*-IC market? Siemens expects it to reach \$2.8 billion by 2001, up from \$520 million in 1997. Numerous private and public \*smart\*-\*card\* projects have been launched around the world, the company said.

Expanding at an annual rate of approximately 35%, the \*smart\*-card-IC market has consistently recorded above-average growth for the semiconductor field (15% for the overall semiconductor market and 14% for microcontrollers). Siemens believes that the strongest application for \*smart\*-card ICs will be the "electronic purse," with more than 35% of the \*smart\*-card market. Siemens expects this to be followed by telecommunications (17%), and then health care and...

...PRODUCT NAMES: Information \*Smart\* \*Cards\* (367934)

3/3,K/5 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01948914 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
World's First \*Smart\* \*Card\* Frequent Flyer Scheme Debuts  
(Schlumberger Payflex card, just adopted by AOM, can be used by several retailers for multiple loyalty schemes)  
Newsbytes News Network, p N/A  
September 19, 1997  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 651

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
World's First \*Smart\* \*Card\* Frequent Flyer Scheme Debuts

ABSTRACT:

...as you might think, a frequent flyer program (FFP), based on Schlumberger's XLS multifunction \*smart\* \*card\*. According to Schlumberger and AOM officials, after five months of pilot scheme operation at all...

TEXT:

...as you might think, a frequent flyer program (FFP), based on Schlumberger's XLS multifunction \*smart\* \*card\*. According to Schlumberger and AOM officials, after five months of pilot scheme operation at all...

...loyalty statement after each transaction, showing the full status of the cardholder's Carte Capital \*account\* (prior balance, \*points\* earned with this transaction, new balance, promotional and \*incentive\* messages, etc.). From AOM's perspective, the Carte Capital card relies on the security provided by Schlumberger's Payflex \*smart\* \*card\* technology, allowing loyalty statements printed at each transaction to be used as a direct marketing...

...related call center necessary to answer the inevitable questions concerning these statements. "For us, the \*smart\* \*card\* clearly represents major cost benefits when compared to the magnetic stripe card," he explained. Newsbytes...

PRODUCT NAMES: Prepayment \*smart\* \*cards\* (367933...

3/3,K/6 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01904588 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Suddenly, Hewlett-Packard  
(Hewlett-Packard views electronic commerce as one of its key areas of opportunity; firm's acquisition of VeriFone is discussed)  
Credit Card Management, p 28+

July 1997

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1912

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...strongest growth overseas, HP can expect electronic-commerce products, including those from Internet payments and \*smart\* \*cards\*, to boost its revenues abroad even further while also increasing them at home. Already, organizations...

...corporate umbrella, HP and VeriFone will be positioned to more easily develop and distribute complete \*smart\* \*card\*-based, electronic-commerce operating systems. HP's activities are further discussed.

...

TEXT:

...strongest growth overseas, HP can expect electronic-commerce products, including those from Internet payments and \*smart\* \*cards\*, to boost its revenues abroad even further while also increasing them at home.

Tip of...

...corporate umbrella, HP and VeriFone will be positioned to more easily develop and distribute complete \*smart\* \*card\*-based, electronic-commerce operating systems. "Nobody's been able to offer a complete, end-to...

...also enjoyed marked success in the U.S. In a major boost to its domestic \*smart\* \*card\* business, Citibank is testing VeriFone's Personal ATM device in an upcoming New York City...

...joining in by distributing about 25,000 Mondex cards.

photo omitted

The PATM is a \*smart\*-\*card\* reader and writer that, when operating with VeriFone's VeriSmart chip card operating system, allows...

...load value into chip cards, the PATM is designed to support such applications as accessing \*loyalty\* \*points\*, getting telephone and utility \*account\* information, and retrieving cardholder health-care data.

Citibank will give the devices to its customers...

...the test at no charge, though users will be expected to pay monthly fees once \*smart\* \*cards\* become common. VeriFone also expects consumers eventually to be able to purchase the PATM for...Ware now operates as Security First Technologies in Atlanta.

Another HP security product, the ImagineCard \*smart\* \*card\*, is being tested in several places in Europe, including Germany's Gries & Heissel Bank. The...

...Informix and chip card manufacturer Gemplus.

"We're finding strong interest in the use of \*smart\* \*cards\* for storing information and cash and a related need for security," the spokesperson says.

In...

...Entrust Technologies Inc. in the development of public/private-key encryption technology for use in \*smart\* \*cards\*.

No Overlap

To sharpen its Internet focus as well as position VeriFone's future role...

3/3,K/7 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01871183 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
AmEx Tries Variety To Spice Up Its Worldwide Chip Card Strategies  
(American Express is trying different \*smart\* \*card\* technologies to  
improve card experiences for business travelers)  
Debit Card News, p 1+  
June 18, 1997  
DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 746

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
(American Express is trying different \*smart\* \*card\* technologies to  
improve card experiences for business travelers)

ABSTRACT:

Visa International and MasterCard International have been going head to head with competing stored-value \*smart\* \*cards\*, with Visa backing its Visa Cash stored-value product and Mastercard touting Mondex. But American Express Corp. is dabbling with a handful of different \*smart\* \*card\*-based technologies to improve the card experience of its most valuable customers--the business traveler...

...Mastercard, AmEx is not relying on stored-value to launch its programs. AmEx is testing \*smart\* \*card\* platforms from Belgium-based Banksys, White Plains, N.Y.-based IBM Corp., and Gaithersburg, Md...

...Airlines/AmEx corporate card pilot, launched in October, will be able to use their airline \*smart\* \*cards\* at 21 airports as well as at the participating hotels for check-ins. Kiosks will...

...Burbank, Calif.; Orlando, Fla.; Bellevue, Wash.; Minneapolis/St. Paul; Houston; and Raleigh, N.C. The \*smart\* \*card\* services are further discussed.

TEXT:

Visa International and MasterCard International have been going head to head with competing stored-value \*smart\* \*cards\*, with Visa backing its Visa Cash stored-value product and Mastercard touting Mondex. But American Express Corp. is dabbling with a handful of different \*smart\* \*card\*-based technologies to improve the card experience of its most valuable customers--the business traveler...

...and non-financial functions," says David Boyles, senior vice president and head of AmEx's \*Smart\* \*Card\* Center For Excellence. AmEx is testing \*smart\* \*card\* platforms from Belgium-based Banksys, White Plains, N.Y.-based IBM Corp., and Gaithersburg, Md...

...Airlines/AmEx corporate card pilot, launched in October, will be able to use their airline \*smart\* \*cards\* at 21 airports as well as at the participating hotels for check-ins. Kiosks will...

...president.

Developed by IBM Corp., the 8-kilobyte chip cards store customers' names and addresses, \*loyalty\* \*points\*, room preferences and \*account\* numbers that will be used to pay for lodging. When a cardholder inserts a \*smart\*

\*card\*, the kiosk asks for a special personal identification number and displays the customer's reservation...

...includes reservation number, charges and directions to the room. Checking in or out using the \*smart\* \*card\* takes about 30 to 45 seconds. To encourage customers to use the card, Hilton Hotels...

...is promising because it attracts such large merchants as Hilton and American Airlines to the \*smart\* \*card\* arena, some analysts say.

"This is an advancement simply because of the large players that are involved in supporting \*smart\* \*cards\*," says David W. Lott, senior associate at Dove Associates in Atlanta. "The value to the..."

3/3,K/8 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01864790 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Hilton Reserves Its Room On An AmEx \*Smart\* \*Card\*  
(American Express Corp has introduced a loyalty pilot with Hiltons Hotels Corp; the test will incorporate a ticketless travel pilot with American Airlines)

Bank Network News, v 16, n 2, p 2

June 11, 1997

DOCUMENT TYPE: Newsletter ISSN: 1021-318X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 906

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Hilton Reserves Its Room On An AmEx \*Smart\* \*Card\*

#### ABSTRACT:

...not disclosed. The chips on the cards hold such customer information as name and address, \*loyalty\* \*points\*, which card \*account\* will be used to pay for lodging, and the kind of room the cardholder prefers...

...passport information. Hilton hotels participating in the test have a kiosks. A cardholder inserts a \*smart\* \*card\* in the kiosk, which then asks for a special personal identification number and displays the...

#### TEXT:

As part of its plan to offer a multiple-function \*smart\* \*card\* for business travelers, American Express Corp. has launched a loyalty pilot with Hilton Hotels Corp...

...the efforts of such large companies that have a goal to improve their businesses with \*smart\* \*card\* technology, we are building a better case for \*smart\* \*cards\*, which other market tests have proven cannot be justified by a single application," says David R. Boyles, senior vice president and head of the Salt Lake City-based \*Smart\* \*Card\* Center for Excellence at American Express.

The Hilton pilot will allow selected American Express corporate...

...vice president.

The chips on the cards hold such customer information as name and address, \*loyalty\* \*points\*, which card \*account\* will be used to pay for lodging, and the kind of room the cardholder prefers...

...Orlando North Hilton and the Minneapolis/St. Paul Airport Hilton. When a cardholder inserts a \*smart\* \*card\*, the kiosk asks for a special

personal identification number and displays the customer's reservation...

...includes reservation number, charges, and directions to the room.

Checking in or out using the \*smart\* \*card\* takes about 30 to 45 seconds, although it would take longer if the customer chooses...

...receive 1,000 Hilton HHonors loyalty points the first time they check in with the \*smart\* \*card\*, 2,000 for the second check-in, 3,000 for the third visit and so...

...s first test of multiple applications, though AmEx has been a busy player in the \*smart\* \*card\* market. AmEx is just now finishing a six-month test of Gemplus's Smart City...

...AmEx also purchased last November a license to test Belgian-based Banksys' Proton stored-value \*smart\* \*card\*, which could be tested later this year. The Proton system could be used to support...

...because it is attracting such large merchant players as Hilton and American Airlines to the \*smart\* \*card\* arena, some analysts say.

"This is an advancement simply because of the large players that are involved in supporting \*smart\* \*cards\*," says David W. Lott, senior associate at Dove Associates' Atlanta office. "The value to the...

3/3,K/9 (Item 9 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01827361 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Hewlett-Packard And VeriFone Form An Electronic Commerce Force  
(Hewlett-Packard buys Verifone, which holds a 48% share of the market for point-of-sale devices in North America)  
Debit Card News, v 2, n 21, p 1+  
April 30, 1997  
DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 711

(USE FORMAT 7 OR 9 FOR FULLTEXT)

#### ABSTRACT:

...relations. Combining the companies' operations also will make it easier for customers to purchase complete \*smart\* \*card\*-based operating systems. The acquisition announcement follows a decision by Citibank to distribute VeriFone Personal...

#### TEXT:

VeriFone Inc., the largest North American point-of-sale terminal vendor, has received two powerful \*smart\* \*card\* pushes. Following a decision by Citibank to distribute VeriFone Personal ATM devices in the New...

...largest U.S.-based computer company, is expected to accelerate the companies' Internet commerce and \*smart\* \*card\* activities. By combining VeriFone's relationships with merchants and financial service providers and Hewlett-Packard...

...electronic commerce products, analysts say.

"We likely will be more aggressive in pushing to integrate \*smart\* \*card\* technology in more of our products, such as the personal computer," says Richard E. Belluzzo...

...We can do a more efficient job in building products and expanding the use of \*smart\* \*cards\* by bringing the two organizations together." The \$1.18 billion acquisition is expected to be...

...relationships. Combining the companies operations' also will make it easier for customers to purchase complete \*smart\* \*card\*-based operating systems. Some operations, such as Bank of America Merchant Services, already have VeriFone...

...products is Citibank, which will test VeriFone's Personal ATM device in the New York \*smart\* \*card\* pilot. Citibank also will issue about 25,000 Visa Cash cards and Chase Manhattan bank...

...to distribute up to 3,000 of the PATMs to cardholders.

The PATM is a \*smart\* \*card\* reader and writer which, when operating with VeriFone's VeriSmart chip card operating system, allows...

...value into chip cards, the PATM also is designed to support such applications as accessing \*loyalty\* \*points\*, getting telephone and utility \*account\* information and retrieving cardholder health care data.

Citibank will give the devices to its customers...

...during the New York test, but users are expected to pay monthly fees during most \*smart\* \*card\* program rollouts. VeriFone also expects consumers to eventually be able to purchase the PATM for...  
...along with the Hewlett-Packard acquisition, puts the parties in a strong position to move \*smart\* \*cards\* and electronic commerce forward, observers do not expect the moves to have a major impact...

...how Hewlett-Packard integrates the company into its business. "VeriFone will come out with more \*smart\* \*card\* products, but that is independent of its relationship with Hewlett-Packard," Thomson adds. ...

3/3,K/10 (Item 10 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01787423 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Welcome to Cafe \*Smart\* \*Card\*  
(\*Smart\* \*card\* proponents are seeking a \*smart\* \*card\* application that will take the cards into the mainstream commerce sector)  
Card Technology, p 46+  
March 1997  
DOCUMENT TYPE: Journal ISSN: 0361-5561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2404

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Welcome to Cafe \*Smart\* \*Card\*  
(\*Smart\* \*card\* proponents are seeking a \*smart\* \*card\* application that will take the cards into the mainstream commerce sector)

ABSTRACT:  
\*Smart\* \*card\* proponents are seeking a \*smart\* \*card\* application that will take the cards into the mainstream commerce sector, but stored value cards...

...new hope is for instant rewards or loyalty programs. Some observers expect there to be \*smart\* \*cards\* that allow multiple merchants, such as those located in a mall, to combine loyalty programs on one card. Oil companies have led the rush toward \*smart\*-\*card\*-based schemes because

their products are difficult to distinguish from each other, according to Dale...

...to charity. In Canada, Restaurants Normandin (Quebec City, Quebec), a 27-unit restaurant chain, the \*smart\* \*cards\* that have replaced gift certificates are to be expanded into a loyalty scheme by summer...

...of \$6.92, according to Julien. In 3/97, Hilton Hotels Corp is launching a \*smart\* \*card\* pilot incorporating its loyalty program. The system will be tested at 8 hotels in the...

...the P-Card partnership in Germany and SurtySur Supermercados in Argentina. A sidebar article reviews \*smart\* \*card\* loyalty schemes worldwide.

TEXT:

...Greeks quested for the golden fleece and medieval knights sought the Holy Grail, today's \*smart\*-\*card\* proponents are searching for their own elusive prize--a card application that, in the States at least, will propel \*smart\* \*cards\* into mainstream commerce.

Stored value doesn't seem to be the ticket at this point (see story, pg. 30), so, increasingly, card hackers are saying that \*smart\*-\*card\* consumer loyalty programs, which present instant rewards for shopping at selected merchants, just may be...

...cards once Mondex International unveils a new multi-application chip (see story, pg. 52). Some \*smart\*-\*card\* gurus envision cards that allow multiple merchants, say those in a shopping mall, to combine loyalty programs on one \*smart\* \*card\*, increasing shopping throughout the mall and rewarding loyal consumers. Doing a multi-merchant program without \*smart\* \*cards\* would mean linking merchant databases or even creating them for smaller merchants, an expensive and time-consuming proposition. \*Smart\*-\*card\* loyalty programs allow a consumer to carry his or her own shopping record from store to store, eliminating the need for central data files. Innovative Merchants Lead the Way

Such \*smart\*-\*card\* plans, whether from Mondex or multiple merchants, however, are still in the future for most merchants. What's happening today are trend-setting individual programs demonstrating that \*smart\* \*cards\* can work with loyalty programs. Those offering such plans are going so to show they...

...in helping others planning more elaborate, multi-merchant loyalty plans in the future.

Retailers with \*smart\*-\*card\* loyalty systems today are looking at more than just the cost of the program, says...

...leaders," he says.

Oil companies are a perfect example. "They have led the market toward \*smart\*-\*card\*-based schemes because they're in a market where it's hard to differentiate their...

...you from the pack."

Indeed, Shell U.K. Ltd. has what it calls the largest \*smart\*-\*card\*-based loyalty system in the world, with some 4 million cards issued. Shell customers in...

...oil companies in Europe and Asia have followed Shell's lead and introduced their own \*smart\*-\*card\* loyalty programs.

photo omitted

## Cutting-edge Foodservice

In the foodservice industry, Restaurants Normandin, Quebec City, Quebec, has opted for \*smart\* \*cards\* because of their innovative image-boosting appeal. The 27-restaurant chain in December 1996 began...

...the cost of the project at about \$100,000.

Hilton Hotels Corp. also is investigating \*smart\*-card loyalty. In late March, the hotel giant will launch a \*smart\*-card-system pilot that will incorporate its loyalty program, says Jeffrey A. Diskin, vice president of ...airport hotels, two resorts and two Hilton Garden Inns, Diskin says. The test will issue \*smart\* \*cards\* in the form of 1,000 American Express corporate cards, 1,000 stand-alone Hilton...

...s important to remember that a business traveler doesn't care if it's a \*smart\* \*card\* or a dumb card, he cares if it makes things easier for him."

No Lines...

...including their airline frequent flier numbers as well as their Hilton Honors numbers. One advantage \*smart\*-card systems offer over non-smart-card loyalty programs is their ability to reward customers instantly when certain point levels have been...

...ability to partner several merchants on one card is one of the chief benefits of \*smart\*-card-based loyalty systems, says Gerald W. Smith, manager of banking and retail customers for Orga...

...000 transactions.

photo omitted

While North American supermarkets have opted for mag-stripe-rather than \*smart\*-card-based loyalty systems because of the higher card costs associated with chip cards, Argentina's SurtySur Super-mercados is technologically leapfrogging its northern neighbors with a \*smart\*-card charge account system complete with a loyalty program. Credit cards are not prevalent in Argentina...

...a problem for the chain, a spokesman says. SurtySur management hopes the move to a \*smart\*-card system will streamline the chain's charge account system as well as encourage customers to...

...frequently, Orga's Smith says. The SurtySur system is built on Orga's new LEO \*smart\*-card architecture, which uses low-cost memory cards rather than microprocessor cards to keep costs down...issue a total of 25,000 cards by the end of the year.

While the \*smart\*-card program makes sense in Argentina, it's unlikely U.S. supermarkets will adopt \*smart\*-card loyalty schemes in the near future, says Thomas Dukerich, director of production for National Transaction Network, Westboro, Mass. (Card Technology, May/June 1996) NTN produces \*smart\*-card gift certificates for Hudson, Mass.-based grocer Sutton Place Gourmet. \*Smart\* \*cards\* add security to a store's gift certificate program, Dukerich says, but the 14-store chain has no plans to move to \*smart\*-card-based loyalty anytime soon. The cost to implement a \*smart\*-card-based loyalty program wouldn't make sense, he says. "These stores already have online systems..."

...photo omitted

So while supermarkets watch and wait, other retailers will take the lead in

\*smart\*-card-based loyalty programs. Whether they find the object of their quest, a \*smart\*-card "killer application," or suffer the fate of many a pioneer, taking an arrow in the back, financially speaking that is, remains to be seen.

The future pace of \*smart\*-card development may well hinge on the outcome.

#### \*Smart\* \*Card\* Loyalty Schemes Around the World

##### The Americas

Hilton Hotels Corp.

Planned spring test of a...

...Quebec City, Quebec, restaurant chain's program combines a reloadable stored-value card with a \*loyalty\* scheme; customers earn \*points\* using and loading the card.

##### SurtySur

This Argentina grocery chain is testing a combination payment/\*loyalty\* card tied to customer charge \*accounts\*.

##### Europe

BP, Netherlands

Cardholders earn \*loyalty\* \*points\* that can be redeemed for free gift items at BP service stations in the Netherlands...

...PRODUCT NAMES: Prepayment \*smart\* \*cards\* (367933...

...Information \*Smart\* \*Cards\* (367934...

3/3,K/11 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01205066 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
What's in the Cards For \*Smart\* \*Cards\*?  
(\*Smart\* \*cards\* are evolving, thanks to growth in the memory, computing power of microprocessor chips embedded in cards)  
Credit Card Management, v 8, n 3, p 64  
June 1995  
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2290

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
What's in the Cards For \*Smart\* \*Cards\*?  
(\*Smart\* \*cards\* are evolving, thanks to growth in the memory, computing power of microprocessor chips embedded in...  
)

##### ABSTRACT:

\*Smart\* \*cards\* are evolving, thanks to the growth in the memory and computing power of the microprocessor...

...of the new functions. There is such a wide array of possible future applications for \*smart\* \*cards\* that their vendors have to be choosy in pursuing ideas and not capitulate to the...

...phone numbers that can be programmed into any phone by inserting the card. Those holding \*smart\* \*cards\* will have the ability to delete applications and download new ones via card readers situated in banks or wherever \*smart\* \*cards\* are marketed. ...

TEXT:

...find that consumers will pay for a number of these new functions.

To the extent \*smart\* \*card\* enthusiasts have converted bank and non-bank companies to chip-embedded plastic, it's because...

...the technology's fraud-fighting capabilities, its ability to house pre-paid and stored-value \*accounts\*, and the ease with which it can trigger instant \*rewards\* for cardholder-\*loyalty\* programs at the \*point\* of sale.

Packing all those applications into a single card is indeed a lot of functionality, but this is actually only a small part of what the \*smart\* \*card\* can do. As chip makers increase the memory capacity, computing power, and data-encryption capabilities of the microprocessors embedded in \*smart\* \*cards\*, future applications will be bound only by the imagination, promise \*smart\* \*card\* proponents.

\*Smart\* \*card\* microprocessors lend to credit-card-size plastic much the same intelligence found in personal computers...  
...cards, for example, can capture data and calculate earnings for rewards programs, hence the name \*smart\* \*card\*. Personal identification numbers or other codes are required to gain access to individual applications on the card.

So vast are the possibilities for future applications that \*smart\* \*card\* vendors are finding they have to be selective in pursuing ideas. "There are so many...

...try to do everything," says John A. Bermingham, president and chief executive at AT&T \*Smart\* \*Card\* Systems, a unit of the long-distance giant that makes chip cards.

Still, companies are...

...vendors' drawing boards that are likely to reach fruition soon include: parking meters equipped with \*smart\* \*card\* readers that sell parking time when a card is inserted, ticketless reservation systems for airlines...

...able delete applications and download new ones through card readers located in banks or wherever \*smart\* \*cards\* are sold. No need to send the card back to the factory for reprogramming or to buy a new card. Today, most \*smart\* \*cards\* contain just a single application because of the limited data-storage capacity of the chips now being installed. But, while a \*smart\* \*card\* today holds at maximum about 8,000 characters of data, experts predict that capacity will easily quadruple during the next decade, paving the way for \*smart\* \*cards\* to contain up to 10 applications. Such utility could in turn lead to a wide...

...Until a year ago, most U.S. card issuers shrugged off talk of multi-function \*smart\* \*cards\*. They clung to the long-held view that \*smart\* \*cards\* were just an overpriced fraud-prevention tool for the bank card industry. Meanwhile, \*smart\* \*cards\* flourished overseas, particularly in France, where they are most commonly used as credit cards, prepaid...

...loyalty programs.

Beyond Banking

What finally opened card issuers' eyes to the immense potential of \*smart\* \*card\* applications is the technology's equally immense revenue potential. Some issuers, and the card associations...  
...a single card. And that, in turn, can help underwrite the cost of establishing a \*smart\* \*card\* infrastructure.

But banks face some hazards in pursuing this strategy. While some of these new...

...ultimately reside on a card will come from non-banks, such as the Baby Bells, \*smart\* \*card\* experts predict.

That puts banks in a ticklish position. Consumers, it seems, value banking functions...

...business for MasterCard International.

Still, with the expansion of the storage and computing power of \*smart\* \*cards\*, there's as much promise as peril in the technology for banks and non-banks...

...satisfy consumer needs. Here's a rundown of some of the more prominent and interesting \*smart\* \*card\* applications just entering the market. Many are still in the design stage.

Prepaid phone cards: These cards are so popular in France, users couldn't imagine life without them, \*smart\* \*card\* experts say. Now, after years of waiting, prepaid smart phone cards are coming to America. U S West is installing \*smart\* \*card\* readers in 16,000 pay phones in Denver, Minneapolis, Phoenix, Portland, and Seattle. The Baby ...based ticketing systems on Delta shuttle flights. To reserve a seat, consumers will insert their \*smart\* \*cards\* in card readers and select the flight they desire. Cardholders' credit card accounts, which will...

...transit: And in the nation's capital, the Washington Metropolitan Area Transit Authority is accepting \*smart\* \*cards\* at subway turnstiles.

Electronic welfare: Even the federal government is getting in on the act, soliciting bids for a \*smart\*-\*card\*-based food-stamp program in Ohio.

Overseas: Here, the action is equally fast and furious. MasterCard recently announced its first cobranded \*smart\* \*card\*. Development Bank of Singapore has issued 125,000 cobranded cards for Exxon Corp.'s Singapore subsidiary.

Buck Rogers Stuff

In the United Kingdom, Shell Oil has a \*smart\* \*card\*-based loyalty program involving several merchants. Cardholders earn points for purchases of Shell gasoline, British...

...for product discounts from participating merchants.

Yet these applications barely scratch the surface of the \*smart\* \*card\*'s potential. The best is yet to come, experts say. "Now that \*smart\* \*cards\* are coming to market, there is a greater emphasis in the private sector on building staffs that can create and support \*smart\* \*card\* applications," says Jo Ann Lehtihet, a vice president for Applied Systems Institute Inc., a Washington D.C.-based systems integrator.

Many of the \*smart\* \*card\* applications in development are so futuristic they are liable to be considered gadgets out of...

...cellular phone to receive all calls made to their personal telephone number by inserting a \*smart\* \*card\* into the phone.

## Dumb Terminals

In this so-called GSM system, which is expected to...  
...are essentially dumb terminals. "All the programming for receiving and placing calls resides on the \*smart\* \*card\*, which activates the phone once it is inserted," explains Carol G. Hovenga, a technical marketer...

...automatically dial it.

Banks see an opportunity to leverage the power of telephones equipped with \*smart\* \*card\* readers to initiate home-banking services. After inserting a card in the phone, the cardholder...

...applications fail to excite consumers, streamlined travel perks just might do the trick. AT&T \*Smart\* \*Card\* Systems, which developed the \*smart\* \*card\*-based ticketless-reservation system for Delta, is working toward enabling business travelers to download airline...

...consumers in general, may consider storing \$100 worth of food and beverage credits on a \*smart\* \*card\* and selling that application for a lesser amount.

High-traffic restaurants or chains, even fast customers can load the value on their own \*smart\* \*cards\*. "It's a great way to create cardholder loyalty," observes James J. Farrell III, an...  
...current health, blood type, allergies, and susceptibility to drug interaction can be stored on a \*smart\* \*card\*. More specific data for chronically ill patients, such as those suffering from kidney problems, can...

...Cardholder insurance data can even be stored.

Other space-age functions being cooked up by \*smart\* \*card\* developers include payment cards for use in toll booths, electronic drivers' licenses, electronic Social Security...

...Cunningham.

Yet more applications are expected. Asking how many functions can be stored on a \*smart\* \*card\* is like asking how much data a personal computer can process. \*Smart\* \*cards\* are only in their infancy, and the computing power that can be packed into them...

...between the two machines," says AT&T's Bermingham. "It will be the same with \*smart\* \*cards\* in a few years."

PRODUCT NAMES: Prepayment \*smart\* \*cards\* (367933)

3/3,K/12 (Item 1 from file: 13)

DIALOG(R) File 13:BAMP

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01124264 02002163 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Chip Cards Get A Loyal Corporate Following

(Retailers and other companies are finding that the benefits that result from using \*smart\* \*card\*-based loyalty programs outweigh the costs)

Card Technology, p 25-30

May 1999

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1510

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(Retailers and other companies are finding that the benefits that result from using \*smart\* \*card\*-based loyalty programs outweigh the costs)

ABSTRACT:

Although loyalty typically ranks among the top reasons for adopting a multiapplication \*smart\* \*card\*, costs include not only the upgrade of existing terminals to accommodate them, but also the...

...Typical gifts include T-shirts, MOL lighters, ties and Swiss Army knives. Some retailers use \*smart\* \*card\* to learn more about their customers, such as Lancome, which implemented its program in 9...

...product valued at \$40 to \$45 dollars. On the other hand, for fast food retailers, \*smart\* \*cards\* may be not only a way to promote loyalty, but also to afford store owners...

TEXT:

Among the applications envisioned in a multiapplication \*smart\* \*card\* world, loyalty most often ranks near the top. Yet the cost of implementing \*smart\* \*card\*-based loyalty programs remains high.

In addition to the cost of upgrading existing terminals to accommodate \*smart\* \*cards\*, there is the cost of the card itself. A microprocessor chip card can range from...

...cards, meanwhile, typically cost between 25 and 50 cents. Even with the added functionality of \*smart\* \*cards\*, many retailers question whether the repeat business from such a program justifies the investment.

For...

...great deal, sometimes shopping at three (Boots) stores in the same day, which means the \*points\* they earn have to go with them" With a magnetic-stripe card, \*loyalty\* \*points\* do not sit on a card, but are recorded in a host \*server\* at the store and eventually sent to a central database. "If you want to shop...

...or do they move with the customer? Portability is why we had to have a \*smart\* \*card\*," Davidson says.

On a somewhat less ambitious scale, MOL, once the state-owned oil company in Hungary, has invested \$1 million in a \*smart\* \*card\* loyalty program. Since the introduction of a market economy in Hungary over the last decade ...

...t give much of a discount," says Hato.

A Learning Tool

While some retailers use \*smart\* \*card\* loyalty programs to build in-store traffic or encourage repeat business, others are using them...

...and what products most appealed to them. Lancome decided to accomplish this by testing a \*smart\* \*card\* loyalty program in Argentina with SIF Card International, a reseller of \*smart\* \*cards\* manufactured by Gemenos, France-based Gemplus Corp. A \*smart\* \*card\*, says Eve Grinberg, marketing manager at Lancome in Argentina, "offered the customer more versatility and ...

...are buying a great deal of Lancome products to accumulate points."

For fast food retailers, \*smart\* \*cards\* may be not only a way to promote loyalty, but also to allow store owners...

...promotions and discounts they offer. Last July, Miami-based Burger King

launched a six-month \*smart\* \*card\* pilot in conjunction with New York-based Chase Manhattan Bank and Mondex USA at four Long Island, N.Y., restaurants. Customers who used a \*smart\* \*card\* received one point for each dollar spent, with 10 points earning a free breakfast value was positive, but it still is analyzing the data regarding how consumers used the \*smart\* \*cards\* before making any decision about deploying the technology throughout its franchises.

#### A First Look

Another chain, Taco Bell, recently handed out 7,000 \*smart\* \*cards\* at a company conference to introduce franchise owners to their potential. By stopping by booths and inserting their \*smart\* \*cards\* in readers during the conference, individuals earned points to use at a casino night and were eligible for a prize drawing.

"The interactive nature of \*smart\* \*cards\* allows more sophisticated data capture," says a spokesperson for Irvine, Calif.-based Taco Bell. "The...

...to appeal to a wide audience, they must be part of several applications on a \*smart\* \*card\*. "A single fast food or family sit-down restaurant, for example, just doesn't have...

...SHC Direct, a marketing firm specializing in loyalty programs. A spokesperson at American Express agrees. "\*Smart\* \*cards\* can bring value to customers but they need to be interoperable and they need to...

...customers time-saving and convenience, in addition to perks, the spokesperson says.

While it appears \*smart\* \*cards\* may have a place in selected types of loyalty programs because they offer efficiencies over...

...and more sophisticated data gathering--it is unlikely that loyalty alone will drive use of \*smart\* \*cards\*. "Loyalty is going to be a big part of it, but one of the things that will be instrumental in propelling \*smart\* \*cards\* in all industries is their ability to allow for multiple applications--payment, airfare and loyalty...

...PRODUCT NAMES: Prepayment \*smart\* \*cards\* (367933...

3/3,K/13 (Item 2 from file: 13)  
DIALOG(R)File 13:BAMP  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01084492 01497530 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Loyalty-Card Data Analysis Seen Helping Independents  
(Analyzing consumer data stored on loyalty marketing databases is enabling smaller retailers to better meet customers' needs, plan more effective promotions)  
Article Author(s): Amato-McCoy, Deena  
Supermarket News, v 48, n 20, p 23-24  
May 18, 1998  
DOCUMENT TYPE: Journal ISSN: 0039-5803 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 501

(USE FORMAT 7 OR 9 FOR FULLTEXT)

#### TEXT:

...program in 1994. The retailer reported that 70% of customer transactions are on the customer-\*loyalty\* card, and they \*account\* for 90% of store sales.

Gregerson's frequent shoppers also earn \*points\* through their card purchases. \*Points\* can be redeemed for \*rewards\* within a specific time frame. The purchases and \*points\* are monitored in the retailer's database.

The data enables the retailer to pinpoint card...

PRODUCT NAMES: Information \*Smart\* \*Cards\* (367934...

3/3,K/14 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

04818596 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Philips Semiconductors and Shell Nederland BV Launch Easypay  
BUSINESS WIRE  
March 31, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 802

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... is based on Philips Semiconductors' proven MIFARE(R) chip technology, the worldwide standard for contactless \*smart\* \*card\* applications. The MIFARE(R) chip is embedded in a transmitter in a key ring given...

... pump, the customer is automatically billed for the amount of gas from their chosen bank \*account\*. In addition, customers can collect \*loyalty\* \*points\* with every payment. Later this year, customers will also be able to use Easypay for...

... a compatible family of contactless and dual interface (contact and contactless on a single chip) \*smart\* \*card\* ICs, based on a single MIFARE(R) reader platform. With over 2.5 billion card transactions, the open MIFARE(R) technology has become the industry standard for contactless \*smart\* \*cards\* and adheres to the international standard for contactless \*smart\* \*cards\*, ISO 14443 A.

Philips Semiconductors, a subsidiary of Philips Electronics North America Corporation and an...

\*19990331\*

3/3,K/15 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

03626717 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
HOW TO PLAY A WINNING HAND WITH LOYALTY CARDS  
MAIL ON SUNDAY (UNITED KINGDOM)  
November 22, 1998  
JOURNAL CODE: FMOS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 830

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... company or as part of a multi-retailer programme, the customer has a card, and \*points\* are allotted to the card or the shopper's \*account\* towards a financial or other \*reward\*.

What differs is the type of reward and the return the customer receives for money...

... of the typical shopping basket, so the payback works out at 2p in the

pound.

\*SMART\* \*cards\* use the latest technology to store transaction information on a card. Boots' Advantage card uses...

\*19981122\*

3/3,K/16 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

02509178 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
INTELLECT HOLDINGS LTD - JV IN COSTA RICA  
ASIA PULSE  
August 13, 1998  
JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 613

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Cargago of Cost Rica, continuing the strong momentum the company has created in providing innovative \*smart\* \*card\* solutions around the world.

... which contains loan accounts, enables bill payment, electronic cash withdrawal and transfer of funds between \*accounts\* and other cards, recording transactions and working in real time. \*Loyalty\* \*points\* can be stored on the card by retailers and the bank and the ordering of...

... of Intellect's commitment to the maintenance of strong partnerships enabling it to provide complete \*smart\* \*card\* solutions to customers throughout the world," said Geoff Gander, General Manager for Intellect's Asia...

... what is a continuous requirement throughout the industry. The project shows the true advantage of \*smart\* \*cards\*, a whole range of applications stored on one card - removing the need to carry a...

... a pleasure to work in conjunction with another Australian company, Intellect, to offer a unique \*smart\* \*card\* solution to Costa Rica and we hope this partnership will continue and allow us to...

... Intellect designs and develops secure solutions for electronic payments and networks. These products range from \*smart\* \*card\* readers, payment systems, electronic wallet and mobile terminals to cryptographic processors that secure facilities such...

\*19980813\*

3/3,K/17 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

01887321 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Visa plans 'all-in-one' \*smart\* \*card\*  
GULF DAILY NEWS  
June 10, 1998  
JOURNAL CODE: WGDN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 207

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Visa plans 'all-in-one' \*smart\* \*card\*

... wallets and purses by promising to replace banking, shopping and payment cards with a single \*smart\* \*card\*.

The card, a plastic bank card with an embedded microchip, allows consumers to charge their credit \*account\*, make payments from their bank and collect store \*loyalty\* \*points\*.

... think that in 10 years from now, one person out of three will carry a \*smart\* \*card\*," Visa International President Edmund Jensen said.

"The consumer will be able to use the same...

...the card, which is under trial in 17 countries.

He said the growth of the \*smart\* \*card\* will be dependent on the infrastructure built by the banking system around the world and...

\*19980610\*

3/3,K/18 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

01870875 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Digital Cash Needs to Prove Its Viability, Citi Exec Says  
SECTION TITLE: Technology  
JEFFREY KUTLER  
AMERICAN BANKER , v163, p21  
June 09, 1998  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 672

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... not anticipated by inventors.

Digital money was originally contemplated as negotiable stores of value in \*smart\* \*cards\* or computer hard drives. Mr. Schutzer suggested it could just as well reside on a remote \*server\* computer and perform as \*loyalty\* \*points\* or premiums.

As an example, he cited a personal experience with the AAdvantage air miles...

\*19980609\*

3/3,K/19 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

01868568  
Visa International  
MARKETING WEEK, p11  
June 04, 1998  
JOURNAL CODE: FMWK LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 31

*no full text  
available*

Visa International is launching a \*smart\* \*card\* in partnership with Standard Chartered Bank to allow consumers to charge their credit \*account\* , make payments from their bank and collect store \*loyalty\* \*points\*.

\*19980604\*

3/3,K/20 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

01720821 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
SCHLUMBERGER: AOM'S \*smart\* \*card\* frequent flyer program successfully

launched  
M2 PRESSWIRE  
May 22, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 871

(USE FORMAT 7 OR 9 FOR FULLTEXT)

SCHLUMBERGER: AOM'S \*smart\* \*card\* frequent flyer program successfully launched

The world's first \*smart\* \*card\* based frequent flyer Program was launched recently by French airline AOM.

It uses High Co Technologies' XLS multifunction \*smart\* \*card\* system and the Schlumberger Payflex microprocessor card

... AOM's loyalty program is already fulfilling its goals.

How the program works: AOM's \*smart\* \*card\* FFP is targeted toward frequent flyers, essentially replacing the company's existing 'Carte Capital' and...

...loyalty statement after each transaction, showing the full status of the cardholder's Carte Capital \*account\* (prior balance, \*points\* earned this transaction, new balance, promotional and \*incentive\* messages, etc.).

How AOM benefits: --Carte Capital relies on the security provided by Schlumberger's Payflex \*smart\* \*card\* technology.

--Loyalty statements printed at each transaction are used as a direct marketing tool.

--Printed...

...program functions on a very light and cost effective IT infrastructure.

--XLS technology for multifunction \*smart\* \*cards\* will be enhanced to allow for electronic ticketing capabilities.

Jean-Marc Janaillac, Co-General Manager...

...related call centre necessary to answer the inevitable questions concerning these statements. For us, the \*smart\* \*card\* clearly represents major cost benefits when compared to the magnetic stripe card."

Jacques Cosnefroy, General...

...card with High Co Technologies' XLS software, Carte Capital represents a showcase for the way \*smart\* \*cards\* can build customer loyalty in the airline sector. Schlumberger is proud to be a partner...

...quality and innovation.

About High Co High Co Technologies is a software company specializing in \*smart\* \*cards\* and terminals. The company has designed and developed the first open system for multifunction \*smart\* \*cards\* specifically applied to loyalty programs. Groupe High Co is listed on the Paris Stock Exchange's Nouveau March & Revenues reached 110 million FRF in 1996.

About Schlumberger Schlumberger \*Smart\* \*Cards\* & Terminals offers a flexible portfolio of \*smart\* \*card\*-based solutions for businesses and communities of all kinds. The company provides cards, terminals, development...

...brand, the Schlumberger offer includes the milestone Cyberflex card, the industry's first Java-based \*smart\* \*card\*. The \*Smart\* \*Card\* & Terminals group employs over 5,000 people and operates 45 facilities in 34 countries across...

... information is available on the World Wide Web at [<http://www.slb.com/et/>.](http://www.slb.com/et/)

Schlumberger \*Smart\* \*Cards\* & Terminals is a business segment of Schlumberger Limited, a \$10.65 billion global technology service...

\*19980522\*

3/3,K/21 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

01228355 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Smart Bits: Motorola Adds Inches To Silicon-Chip Wafers  
SECTION TITLE: Digital Frontiers  
AMERICAN BANKER , v163, p15  
March 25, 1998  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 176

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Motorola Inc. said it is changing a production process to meet anticipated demand for \*smart\* \*card\* chips.

Motorola said it will increase the size of the silicon wafers from which chips...

... smart information transfer. "The technology will also enable the emerging multiapplication card markets so that \*points\* gained from \*loyalty\* schemes can be credited directly to the card user's bank \*account\*."

Mr. Inglis said Motorola will initially produce industry-standard, eight-bit microprocessor cores but a...

\*19980325\*

3/3,K/22 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

*bad date*

01091910  
System and method for automated electronic scrip transactions  
System und Verfahren fur automatisierte Transaktionen mittels elektronischen Gutscheinen  
Systeme et methode pour transactions automatisees par coupons electroniques  
PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

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Takata, Melvin, 855 Del Robledo, Thousand Oaks, CA 91360, (US)  
Hanover, Coleman, 1874 Main Road, Westpoint, MA 02791, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 959440 A2 991124 (Basic)  
EP 959440 A3 000517

APPLICATION (CC, No, Date): EP 99201528 990517;

PRIORITY (CC, No, Date): US 86603 P 980522

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; H04L-029/06; G07F-007/10

ABSTRACT WORD COUNT: 191

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text | Language  | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS A       | (English) | 9947   | 2128       |

|                  |                   |      |      |
|------------------|-------------------|------|------|
| SPEC A           | (English)         | 9947 | 6131 |
| Total word count | - document A      |      | 8259 |
| Total word count | - document B      |      | 0    |
| Total word count | - documents A + B |      | 8259 |

...ABSTRACT a network, and a member scrip card, such as a magnetic stripe card or a \*smart\* \*card\*. Transaction information, including the transaction amount, is entered at a merchant terminal and sent over the network to a scrip distributor terminal or system manager terminal, and the member's \*account\* is automatically debited by the transaction amount. Additionally, merchant \*loyalty\* \*point\* credit or tuition credit can be awarded and stored for the member in connection with...

...SPECIFICATION confirmed, the member account, such as the scrip account, the checking account, or the savings \*account\*, is automatically debited by the transaction amount. At the same time, merchant \*loyalty\* \*point\* credit is automatically stored for the member in connection with the transaction amount, for example, in a merchant \*loyalty\* \*account\*, and when the a threshold level of stored \*loyalty\* \*point\* credit is attained, tuition credit for the member in connection with the transaction amount is...8 also issues the consumer the card 22, such as a magnetic stripe card or \*smart\* \*card\*, associated with that account. Thus, the consumer 12 is set up in the database 10...combined with a standard merchant loyalty program, and merchant loyalty points are maintained on a \*smart\* \*card\* used as the scrip card 22 and/or on a database, such as database 10.

In such aspect of an embodiment of the present invention, a merchant \*loyalty\* \*point\* \*account\* is maintained for the member 12, for example on the \*smart\* \*card\* used as the scrip card 22 and/or in the database, such as database 10...

...performs a transaction with the participating merchant 2 at the merchant terminal 24, and the \*loyalty\* \*points\* in the member's \*loyalty\* \*point\* \*account\* can be displayed, for example, at the merchant terminal 24. Thus, the member 12 can...

...the merchant 2 using, for example, a combination of scrip credit, cash, and/or redeemed \*loyalty\* \*points\*.

Additionally, in such an aspect of an embodiment of the present invention, as merchant \*loyalty\* \*points\* accumulate in the member's \*loyalty\* \*point\* \*account\* to a predefined threshold level, an entity, such as the system manager 8, which can...

...credibility

A further aspect of an embodiment of the present invention is use of a \*smart\* \*card\* as the member's scrip card 22, which provides, for example, for authentication of the member 12 through the use of a digital certificate stored the \*smart\* \*card\* and the ability to sign a transaction with a public key on the card. Use of such a \*smart\* \*card\* as the scrip card 22 provides additional security, for example, to storage on the scrip...

...CLAIMS scrip card further comprises at least one of a magnetic stripe scrip card and a \*smart\* \*card\*.

58. The system of claim 52, wherein the debiting means further comprises a merchant terminal...

ELEKTRONISCHEGELDBORSE UND ELEKTRONISCHE GELDBORSENEINHEIT  
SYSTEME DE PORTE-MONNAIE ELECTRONIQUE ET PORTE-MONNAIE ELECTRONIQUE  
PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States:  
all)

The Sakura Bank, Ltd., (2471480), 3-1, Kudan Minami 1-chome, Chiyoda-ku,  
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INVENTOR:

MORI, Nobuyuki, Fujitsu Ltd, 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
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MIYASAKA, Michihiro, Fujitsu Limited, 1-1, Kamikodanaka 4-chome,  
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YAMAGUCHI, Takayuki, The Sakura Bank, Ltd, 3-1, Kudan Minami 1-chome,  
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LEGAL REPRESENTATIVE:

Mohun, Stephen John (76153), Haseltine Lake & Co., Imperial House, 15-19  
Kingsway, London WC2B 6UD, (GB)

PATENT (CC, No, Kind, Date): EP 1072997 A1 010131 (Basic)

WO 9946717 990916

APPLICATION (CC, No, Date): EP 99901164 990122; WO 99JP284 990122

PRIORITY (CC, No, Date): JP 9862740 980313

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: G06F-019/00; G07F-019/00

ABSTRACT WORD COUNT: 114

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; Japanese

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200105 | 2153       |
| SPEC A                             | (English) | 200105 | 10254      |
| Total word count - document A      |           |        | 12407      |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 12407      |

...SPECIFICATION device and a money transfer program designed therefor.

Background Art

Electronic wallets (including electronic money, \*IC\* \*cards\*, and prepaid cards) provide various advantages in the usability, which one cannot enjoy in conventional...slave electronic wallet device 30a is implemented in the form of a portable integrated circuit (\*IC\*) \*card\*.

What has previously been described as the payee monetary data management unit 10 may be...the cash balance (maximum amount payable), the maximum check payable, the balance of the credit \*account\*. The owner may have a plurality of different foreign \*currency\* \*accounts\*. In that case, the foreign \*currency\* balance stores information separately for each \*currency\*.

The \*Reward\* Management section contains "\*Reward\* to Finder" information and "Tip Data." The \*Reward\* to Finder information indicates how much money should be given to a person who found...

3/3,K/24 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01058309

A method and system for tracking \*smart\* \*card\* loyalty points

Verfahren und System zum Verfolgen von Treuepunkten auf Chipkarten

Methode et systeme pour suivre a la trace des points de fidelite sur des cartes a puce

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Beetz & Partner Patentanwälte (100712), Steinsdorfstrasse 10, 80538  
München, (DE)

PATENT (CC, No, Kind, Date): EP 933717 A2 990804 (Basic)

EP 933717 A3 010221

APPLICATION (CC, No, Date): EP 99101600 990129;

PRIORITY (CC, No, Date): US 73093 980130

PG Pub: US 2002/0065712A1

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

5/20/02

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 168

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 9931   | 1801       |
| SPEC A                             | (English) | 9931   | 5808       |
| Total word count - document A      |           |        | 7609       |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 7609       |

A method and system for tracking \*smart\* \*card\* loyalty points

...ABSTRACT A2

A method and system for tracking and redeeming \*smart\* \*card\* loyalty points includes storing loyalty program information related to transactions with at least one merchant in a loyalty register residing on a \*smart\* \*card\* microcomputer (6) for the customer. Transaction information about transactions with the merchant is stored in a purchase log (26) likewise residing on the \*smart\* \*card\* microcomputer (6) for the customer. The stored transaction information is compared with the stored loyalty...

...SPECIFICATION 30, 1998.

Field of the Invention

The present invention relates generally to the field of \*smart\* \*cards\* and, more particularly, to a method and system for tracking merchant loyalty points in a \*smart\* \*card\* loyalty program.

Background of the Invention

A \*smart\* \*card\* is typically a plastic card about the size of a credit card that is embedded...

...that makes it "smart." The microcomputer stores information while protecting it from unauthorized access. A \*smart\* \*card\* that is imbedded with a microcomputer can process data on the card and can add, delete, and otherwise manipulate information on the card. \*Smart\* \*cards\* are used for a variety of applications, such as storing value, which a consumer can spend in a transaction with a merchant.

The utilization of \*smart\* \*cards\* for consumer transactions has resulted in a demand for loyalty programs associated with these transactions which award loyalty points to consumers. For example, a consumer using a \*smart\* \*card\* as a stored value card makes a purchase

from a merchant using, for example, a...

...program, or a loyalty program which performs loyalty updates as an automatic function of the \*smart\* \*card\* itself at the merchant terminal, including tracking and redeeming of \*smart\* \*card\* loyalty points, that can be inexpensively integrated and controlled by local merchants.

Summary of the...

...advantage of the present invention to provide a method and system for tracking and updating \*smart\* \*card\* loyalty points which allows the inexpensive implementation of a merchant loyalty program.

It is a...

...present invention, an embodiment of the present invention provides a method and system of tracking \*smart\* \*card\* loyalty program information in which loyalty program information related to transactions with at least one merchant is stored in a loyalty register of a \*smart\* \*card\* loyalty program application residing on a \*smart\* \*card\* microcomputer for the customer, for example, on a transaction log of the \*smart\* \*card\* microcomputer. Transaction information about transactions with the merchant is stored in a purchase log of the transaction log on the \*smart\* \*card\* microcomputer for the consumer. The transaction information stored on the purchase log of the \*smart\* \*card\* is compared with the loyalty program information on the loyalty register of the \*smart\* \*card\*, and transaction information about at least one transaction with the merchant which is stored on...

...transaction information, either automatically at the merchant terminal by an application program running on the \*smart\* \*card\* microcomputer or at a stand alone terminal.

In an embodiment of the present invention, the \*smart\* \*card\* loyalty program application is loaded for the customer into programmable memory on the \*smart\* \*card\* microcomputer at a terminal, such as the merchant terminal or the stand alone terminal, which includes a microcomputer. The \*smart\* \*card\* is inserted into the terminal, and the customer inputs customer information in response to a prompt from a \*smart\* \*card\* loyalty program load application on the terminal. The \*smart\* \*card\* loyalty program load application then loads the \*smart\* \*card\* loyalty program application onto the \*smart\* \*card\* microcomputer, for example, into programmable memory on the \*smart\* \*card\* microcomputer. The \*smart\* \*card\* loyalty program information that is stored for the customer on the loyalty register of the the merchant terminal. The \*smart\* \*card\* is inserted into the terminal, and information or data representing monetary value is transferred for the customer between a stored value application on the \*smart\* \*card\* microcomputer and a merchant application. The transferred information represents monetary value unloaded from or loaded to the stored value application on the \*smart\* \*card\* microcomputer. The transfer is automatically logged for the customer to the purchase log of the \*smart\* \*card\*, and the \*smart\* \*card\* is removed from the merchant terminal. The transaction information includes, for example, a transaction identifier...

...In an embodiment of the present invention, the transaction information that is stored on the \*smart\* \*card\* microcomputer for the customer is stored in the purchase log of the transaction log on the \*smart\* \*card\* microcomputer during a merchant transaction, for example; at a merchant terminal. The merchant transaction involves transferring information representing monetary value between the stored value application on the \*smart\* \*card\* microcomputer and, for example, a merchant application on the merchant terminal for the customer. Information about the transaction is automatically logged to the purchase log on the \*smart\* \*card\* microcomputer for the customer. The transaction information includes, for example, the transaction identifier associated with...

...of the present invention, following a transaction, or as part of a transaction, with the \*smart\* \*card\*, for example, at the merchant terminal, the transaction information stored in the purchase log on the \*smart\* \*card\* microcomputer is automatically compared at a terminal, such as the merchant terminal by an application on the \*smart\* \*card\* microcomputer or at a stand alone terminal, with the loyalty program information stored in the loyalty register on the \*smart\* \*card\* microcomputer. If a transaction identifier for a merchant transaction appears in the omitted transaction information...

...the terminal. The updated loyalty program information can also be automatically uploaded immediately from the \*smart\* \*card\* at the terminal to a back office loyalty program server or batched for later upload...

...typically a plurality of unique transaction numbers are stored in the purchase log of the \*smart\* \*card\* microcomputer in ascending order, each associated with a particular merchant transaction. Likewise, the stored loyalty...

...accumulated loyalty points. The customer can access the accumulated loyalty point information stored on the \*smart\* \*card\* microcomputer at a terminal, such as the merchant terminal, stand alone terminal, or personal hand...

...1 shows schematically the key components for the stand alone terminal in an off-line \*smart\* \*card\* loyalty program for an embodiment of the present invention;  
 Fig. 2 is a table which illustrates the key elements of the \*smart\* \*card\* transaction log for an embodiment of the present invention;  
 Fig. 3 is a table which illustrates the key elements of the \*smart\* \*card\* purchase log transaction information for an embodiment of the present invention;  
 Fig. 4 is a...

...which illustrates the flow of information between key components in the process of initiating the \*smart\* \*card\* loyalty program on a stand alone terminal for an embodiment of the present invention;  
 Fig. 5 is a table which illustrates the key elements of the \*smart\* \*card\* merchant loyalty register for an embodiment of the present invention;  
 Fig. 6 is a flow...

...flow of information between key components in the process of making a purchase with the \*smart\* \*card\* in a merchant terminal for an embodiment of the present invention;  
 Fig. 7 is a...

...which illustrates the flow of information between key components in the process of updating the \*smart\* \*card\* loyalty register on the stand alone terminal for an embodiment of the present invention;  
 Fig...

...the flow of information between key components in the process of a customer inquiry regarding \*smart\* \*card\* loyalty points balance and redemption of \*smart\* \*card\* loyalty points for an embodiment of the present invention;  
 Fig. 9 is a somewhat schematic...

...flow chart which illustrates the flow of information in the process of automatically updating the \*smart\* \*card\* loyalty register on the merchant terminal for an embodiment of the present invention.

## Detailed Description...

...schematically the key components of a stand alone terminal 2 used in an off-line \*smart\* \*card\* loyalty program for an embodiment of the present invention. Referring to Fig. 1, an embodiment of the off-line loyalty program of the present invention integrates a \*smart\* \*card\* 4 imbedded with a microcomputer 6 and the stand alone terminal 2 for tracking and redeeming merchant loyalty points. The \*smart\* \*card\* 4 consists of a credit card-sized plastic card embedded with microcomputer 6 having memory...

...a display 10, an input means such as keypad 12, a printer 14, and a \*smart\* \*card\* reader 16. The display 10 uses a device such as an LCD screen to display...

...a virtual keypad, such as a touch-screen.

In an embodiment of the present invention, \*smart\* \*card\* 4, such as a VISA Cash \*Smart\* \*Card\*, has a transaction log and a purse value stored within the memory of the card. Fig. 2 is a table which illustrates the key elements of the \*smart\* \*card\* transaction log for an embodiment of the present invention. Referring to Fig. 2, the transaction...

...program application 28. Fig. 3 is a table which illustrates the key elements of the \*smart\* \*card\* purchase log transaction information for an embodiment of the present invention. Referring to Fig. 3...

...26.

In an embodiment of the present invention, the stand alone terminal 2 activates the \*smart\* \*card\* loyalty capability on first usage or by other terminal initialization means by establishing a selected...

...and cost of integration with existing systems.

In an embodiment of the present invention, the \*smart\* \*card\* loyalty program 28 is initiated by inserting \*smart\* \*card\* 4 into the stand alone terminal 2. Alternatively, the loyalty program 28 is loaded onto...

...a public access terminal, such as an automated teller machine (ATM), or the Internet. The \*smart\* \*card\* 4 can be jointly issued by a bank and a local merchant, or it can...

...a flow chart which illustrates the flow of information in the process of initiating the \*smart\* \*card\* loyalty program on stand alone terminal 2 for an embodiment of the present invention. Upon insertion of the \*smart\* \*card\* 4, at S1, the stand alone terminal 2 prompts the consumer for specific customer information...

...loads one or more merchant loyalty registers within an area of the memory of the \*smart\* \*card\* 4.

Fig. 5 is a table which illustrates the key elements of the \*smart\* \*card\* loyalty program merchant loyalty register for an embodiment of the present invention. Referring to Fig...

...the card. Additionally, upon loading the loyalty register 40 or upon future use of the \*smart\* \*card\* 4 in the stand alone terminal 2, other incentive programs can be installed on the \*smart\* \*card\* associated with each merchant. For example, along with the loyalty register 40 a lotto-type...an embodiment of the present invention, once the merchant loyalty program is set up, the \*smart\* \*card\* 4 is used to track loyalty points. Fig. 6 is a flow chart with illustrates the flow of information in the process of making a purchase with the \*smart\* \*card\* 4 in a merchant terminal for an embodiment of the present invention. At S10, the consumer makes a purchase with the \*smart\* \*card\* 4 by inserting the \*smart\* \*card\* into a merchant terminal. A negotiation takes place between the \*smart\* \*card\* 4 and the merchant terminal, and the merchant terminal authenticates that the card 4 can...

...writes information about the transaction to the purchase log 24 within the memory of the \*smart\* \*card\* 4 at S13.

Fig. 7 is a flow chart which illustrates the flow of information in the process of updating the \*smart\* \*card\* loyalty register 40 on the stand alone terminal 2 for an embodiment of the present...

...present invention, after completing the merchant transaction at the merchant terminal, the consumer inserts the \*smart\* \*card\* 4 into the stand alone terminal 2 at S20. After authentication at S21, the stand...

...the particular merchant at S22. At S23, the stand alone terminal 2 adjusts the merchant \*loyalty\* register 40 to \*account\* for any unrecorded merchant transactions. \*Loyalty\* \*points\* for merchants within the register 40 are thus tracked and accumulated.

In an embodiment of...

...log 24 is compared to information already in the merchant loyalty register 40. For example, \*smart\* \*card\* purchases made at the store of a particular merchant or at an associated chain of...

...24 are analyzed for potentially updating each merchant loyalty register 40 set up on the \*smart\* \*card\* 4. Thus, each merchant loyalty register 40 is updated with transactions that were previously unaccounted...

...Similar to a merchant transaction, writing to merchant loyalty register 40 requires negotiation between the \*smart\* \*card\* 4 and the stand alone terminal 2 that authenticates each side to the other at...

...chart which illustrates the flow of information in the process of a customer inquiry regarding \*smart\* \*card\* loyalty points balance and redemption of loyalty points for an embodiment of the present invention. Referring to Fig. 8, at S30, the \*smart\* \*card\* 4 is inserted into the stand alone terminal 2, which authenticates the card at S31...flow chart which illustrates the flow of information in the process of automatically updating the \*smart\* \*card\* loyalty register on a terminal, such as the merchant terminal, for an alternate embodiment of...at the host, to be down-line loaded during the same financial transaction to the \*smart\* \*card\*. The loyalty program, in this case, is real time driven and/or controlled from the host end to maintain database and \*smart\* \*card\* synchronism. Other embodiments are driven and/or controlled from the terminal and/or \*smart\* \*card\* end that provide for real time or batch delayed database and \*smart\* \*card\* synchronism. The real time, on-line approach provides for more sophisticated dynamic loyalty programs without ...

- CLAIMS 1. A method of tracking \*smart\* \*card\* merchant loyalty program information for a customer, comprising:
- storing loyalty program information on a \*smart\* \*card\* microcomputer related to transactions with at least one merchant for the customer;
  - storing transaction information on the \*smart\* \*card\* microcomputer about transactions with the merchant for the customer;
  - comparing the stored transaction information with...
- ...loyalty program information further comprises loading a loyalty program application into programmable memory on the \*smart\* \*card\* microcomputer at a terminal.
3. The method of claim 2, wherein loading the loyalty program...
- ...storing loyalty program information further comprises storing the information in a loyalty register on the \*smart\* \*card\* microcomputer.
7. The method of claim 6, wherein storing the information further comprises storing the information in the loyalty register of a

- loyalty program application on the \*smart\* \*card\* microcomputer.
8. The method of claim 7, wherein storing the information further comprises storing the...
- ...in the loyalty register of the loyalty program application loaded into programmable memory on the \*smart\* \*card\* microcomputer.
9. The method of claim 1, wherein the loyalty program information comprises a merchant...
- ...information further comprises storing the information for the customer in a transaction log on the \*smart\* \*card\* microcomputer.
11. The method of claim 10, wherein storing the information further comprises storing the...
- ...wherein storing transaction information further comprises performing a merchant transaction for the customer with the \*smart\* \*card\* at a terminal.
13. The method of claim 12, wherein performing the merchant transaction further comprises transferring information representing monetary value between a stored value application on the \*smart\* \*card\* microcomputer and a terminal application for the customer.
14. The method of claim 13, wherein...
- ...further comprises automatically logging the transfer for the customer to a purchase log on the \*smart\* \*card\* microcomputer.
15. The method of claim 14, wherein the terminal comprises a merchant terminal.
- 16...
- ...method of claim 1, wherein comparing further comprises automatically comparing by an application on the \*smart\* \*card\* microcomputer of the transaction information stored in a purchase log on the \*smart\* \*card\* microcomputer with loyalty program information stored in a loyalty register on the \*smart\* \*card\* microcomputer.
21. The method of claim 1, wherein comparing further comprises automatically comparing transaction information stored in a purchase log on the \*smart\* \*card\* microcomputer with loyalty program information stored in a loyalty register on the \*smart\* \*card\* microcomputer at a terminal.
22. The method of claim 21, wherein the terminal comprises a...
- ...of claim 1, wherein automatically identifying further comprises automatically identifying by an application on the \*smart\* \*card\* microcomputer of a transaction identifier associated with the transaction information for which a corresponding merchant...
- ...transaction with the stored loyalty program information for the customer by an application on the \*smart\* \*card\* microcomputer.
32. The method of claim 1, wherein automatically updating further comprises storing information about...
- ...omitted transaction information further comprises storing the omitted information in a loyalty register on the \*smart\* \*card\* microcomputer for the customer at a terminal.
36. The method of claim 35, wherein the...plurality of transaction numbers further comprises storing the numbers on a purchase log of a \*smart\* \*card\* at a terminal.
42. The method of claim 41, wherein the terminal comprises a merchant...
- ...representing a balance of accumulated loyalty points stored in a loyalty program register on the \*smart\* \*card\* microcomputer.
49. The method of claim 48, further comprising accessing the balance information on the \*smart\* \*card\* loyalty register by the customer at a terminal.
50. The method of claim 49, wherein...

- ...redeemed loyalty points on a printer associated with the terminal.
57. A system of tracking \*smart\* \*card\* merchant loyalty program information for a customer, comprising:  
 means for storing loyalty program information on a \*smart\* \*card\* microcomputer related to transactions with at least one merchant for the customer;  
 means for storing transaction information on the \*smart\* \*card\* microcomputer about transactions with the merchant for the customer;  
 means associated with the transaction information...
- ...of claim 57, wherein the transaction information storing means comprises a transaction log on the \*smart\* \*card\* microcomputer.
59. The system of claim 58, wherein the transaction log comprises a purchase log on the \*smart\* \*card\* microcomputer.
60. The system of claim 57, wherein the transaction storing means further comprises a...
- ...claim 57, wherein the loyalty program information storing means comprises a loyalty register on the \*smart\* \*card\* microcomputer.
63. The system of claim 62, wherein the loyalty program information storing means further comprises a merchant loyalty program application on the \*smart\* \*card\* microcomputer.
64. The system of claim 63, wherein the merchant loyalty program application resides on a transaction log on the \*smart\* \*card\* microcomputer.
65. The system of claim 64, wherein the merchant loyalty program information storing means...
- ...68. The system of claim 57, wherein the comparing means comprises an application on the \*smart\* \*card\* microcomputer.
69. The system of claim 57, wherein the comparing means comprises a terminal.
- 70...
- ...72. The system of claim 57, wherein the updating means comprises an application on the \*smart\* \*card\* microcomputer.
73. The system of claim 57, wherein the updating means comprises a terminal.
- 74...

3/3,K/25 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01029388

Virtual wallet system

Virtuelles Geldborsensystem

Systeme de portemonnaie virtuel

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| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 8993       |

...SPECIFICATION vendor.

Additionally, electronic wallets typically reside either locally with the owner, such as in a \*smart\* \*card\* or on a personal computer, or remotely such as on a server. There are drawbacks...

...electronic wallet exposes the owner to the greatest risk of loss, such as if a \*smart\* \*card\* is lost or stolen or a personal computer hard drive crashes. Further, security, portability and...The local residence of the wallet may comprise, for example, the owner's personal computer, \*smart\* \*card\*, or other similar device that enables the wallet to be utilized off-line. Typically, the...

...in the wallet. The server also provides greater storage capacity for information compared to a \*smart\* \*card\* or personal computer, for example. The contents 5, of the remote aspect of the virtual...may each interact with the outside world, 18.

The personal storage device may comprise a \*smart\* \*card\*, personal digital assistant (PDA) or a memory chip device. The personal storage device may also...

...limited to, one or more of the following types of data: private keys; public keys; \*account\* numbers; electronic \*currency\* (e-\*currency\*); coupons; tokens; tickets; \*loyalty\* credits and the like. The functions of the personal storage device may include one or...

...are described in more detail in the following sections. When the wallet is on a \*smart\* \*card\*, the consumer becomes truly "nomadic" -- plug in their card wherever they go and have their...put some data and applications on a physical device and some on a server. A \*smart\* \*card\* is ideally suited for this type of application since it makes the most sense to...

...small amounts of electronic cash transactions, also makes sense to have on a such a \*smart\*-\*card\*. Thus, as shown in Figure 3, the electronic wallet 271 in one embodiment is made...

...replaceable to allow for growth in the security and authentication technologies. Prior to implementation of \*smart\* \*cards\*, it could be software that asks for an account number and personal identification number, but...

...are managed and maintained by the key to application manager 281

previously described. Even as \*smart\* \*cards\* become more commonly available, it is believed that they will not be sufficiently large to... possession of the consumer. In a preferred embodiment, wherein the local residence (client) is a \*smart\* \*card\*, the private key never leaves the \*smart\* \*card\*.

This publish public key feature allows a party relying on a signed document to go...The ticket object is then transferred to the secure chip device, such as in a \*smart\* \*card\*. Upon arriving at the theater, the theater server requests a ticket and the owner plugs...

...with reference to Figures 10 and 11.

The hybrid wallet is a combination of a \*smart\* \*card\* physically in possession of the user and a server based wallet. The wallet then has... from each wallet item (application) vendor. If all of those entitlements were stored on a \*smart\* \*card\*, each vendor would have to be contacted to revoke and re-issue in the event...

...be resident on a server. The Figures 10 and 11 show some functionality on a \*smart\* \*card\* devoted to off-line (not on the Internet) transactions, and a single certificate to access...

...present example. As shown in Figure 11, the virtual wallet is a hybrid between a \*smart\* \*card\* 170 and a wallet server 172. \*Smart\* \*card\* 170 includes VISA(R) cash 122, VISA(R) SET certificate 138, VISA(R) certificates 124...

...As depicted schematically in Figure 11, the owner of virtual wallet 120 may utilize the \*smart\* \*card\* portion, 170 to complete electronic cash transactions 180, for example to pay a taxi fare 182. \*Smart\* \*card\* 170 may also be utilized in credit card transactions, 184 and 186. \*Smart\* \*card\* 170 is also a proxy 188 to the server 172 or network portion of the...

...or financial currency) from applications on the wallet server as if they were on the \*smart\* \*card\*. Since the applications and currency reside on the server, the number is not constrained by the size of the \*smart\* \*card\*'s memory, and the card is easily replaced in the event of a mishap.

Additionally...

...the wallet server 172 portion of the virtual wallet 120. The wallet server, or the \*smart\* \*card\* through an interface to the wallet server, may communicate through the internet to merchant servers...

3/3,K/26 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00493540 \*\*Image available\*\*  
VIRTUAL WALLET SYSTEM  
SYSTEME DE PORTEFEUILLE VIRTUEL  
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LICHSTEIN Henry,  
SOLO David,  
PAN Jack,  
TAKATA Melvin M,  
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SOLO David,  
PAN Jack,  
TAKATA Melvin M,

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MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
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Patent: ...\*19990520\*

Fulltext Availability:

Detailed Description

Publication Year: \*1999\*

Detailed Description

... vendor.

Additionally, electronic wallets typically reside either locally with the owner, such as in a \*smart\* \*card\* or on a personal computer, or remotely such as on a server.

There are drawbacks...

...electronic wallet exposes the owner to the greatest risk of loss, such as if a \*smart\* \*card\* is lost or stolen or a personal computer hard drive crashes.

Further, security, portability and...The local residence of the wallet may comprise, for example, the owner's personal computer, \*smart\* \*card\*, or other similar device that enables the wallet to be utilized off-line. Typically, the...

...in the wallet. The server also provides greater storage capacity for information compared to a \*smart\* \*card\* or personal computer, for example. The contents 5, of the remote aspect of the virtual...interact with the outside world, 18.

1 5 The personal storage device may comprise a \*smart\* \*card\*, personal digital assistant (PDA) or a memory chip device. The personal storage device may also...

...limited to, one or more of the following types of data: private keys; public keys; \*account\* numbers; electronic \*currency\* (e-\*currency\*); coupons; tokens; tickets; \*loyalty\* credits and the like. The functions of the personal storage device may include one or...

...are described in more detail in the following sections. When the wallet is on a \*smart\* \*card\*, the consumer becomes truly "nomadic" -- plug in their card wherever they go and have their...put some data and applications on a physical device and some on a server. A \*smart\* \*card\* is ideally suited for this type of application since it makes the most-sense to...

...small amounts of electronic cash transactions, also makes sense to have on a such a \*smart\*-\*card\*. Thus, as shown in Figure 3, the electronic

wallet 271 in one embodiment is made...

...replaceable to allow for growth in the security and authentication technologies. Prior to implementation of \*smart\* \*cards\*, it could be software that asks for an account number and personal identification number, but...and maintained by the key to application

1 5

manager 281 previously described. Even as \*smart\* \*cards\* become more commonly available, it is believed that they will not be sufficiently large to...possession of the consumer. In a preferred embodiment, wherein the local residence (client) is a \*smart\* \*card\*, the private key never leaves the \*smart\* \*card\*.

This publish public key feature allows a party relying on a signed document to go...The ticket object is then transferred to the secure chip device, such as in a \*smart\* \*card\*. Upon arriving at the theater, the theater server requests a ticket and the owner plugs...

...reference to Figures IO and I 1.

The hybrid wallet is a combination of a \*smart\* \*card\* physically in possession of the user and a server based wallet. The wallet then has... from each wallet item (application) vendor. If all of those entitlements were stored on a \*smart\* \*card\*, each vendor would have to be contacted to revoke and re-issue in the event...

...The Figures

22

I 0 and I I show some functiona I ity on a \*smart\* \*card\* devoted to off-line (not on the Internet) transactions, and a single certificate to access...

...example. As shown in Figure 1 1, the virtual wallet is a hybrid between a \*smart\* \*card\* 170 and a wallet server 172. \*Smart\* \*card\* 170 includes VISAS cash 122, VISAS SET ...depicted schematically in Figure I 1, the owner of virtual wallet 120 may utilize the \*smart\* \*card\* portion, 170 to complete electronic cash transactions 180, for example to pay a taxi fare 182. \*Smart\* \*card\* 170 may also be utilized in credit card transactions, 184 and 186. \*Smart\* \*card\* 170 is also a proxy 188 to the server 172 or

23

network portion of...

...or financial currency) from applications on the wallet server as if they were on the \*smart\* \*card\*. Since the applications and currency reside on the server, the number is not constrained by the size of the \*smart\* \*card\*'s memory, and the card is easily replaced in the event of a mishap.

Additionally...

...the wallet server 172 portion of the virtual wallet 120. The wallet server, or the \*smart\* \*card\* through an interface to the wallet server, may communicate through the internet to merchant servers...

3/3,K/27 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00487181 \*\*Image available\*\*

METHOD AND SYSTEM FOR ELECTRONICALLY DELIVERING DEFINED FINANCIAL SERVICES  
FOR LARGE MOBILE PASSENGER CONVEYANCES

PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES FINANCIERS SOUS FORME

ELECTRONIQUE, DANS DES MOYENS DE TRANSPORT DE PASSAGERS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

HOOVER William D,

KAWA Joseph C,

Patent and Priority Information (Country, Number, Date):

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VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
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Claims

Publication Year: \*1999\*

Claim

... 7/94, p. 14, vol. 159, no.5) discloses a system that allows use of  
\*smart\* \*cards\* on board such passenger conveyances as aircraft and  
cruise ships. Passengers can pay for such services as video, video  
games, television, Nintendo, and gambling, using a \*smart\* \*card\*. The  
articles do not, however, disclose use of  
SUBSTITUTE SHEET (rule 26 )  
real-time banking...make purchases or exchange foreign currency, using,  
for example, a credit card, debit card, or \*smart\* \*card\*; 2) access the  
internet to obtain information and perform electronic commerce; 3) obtain  
information from...

...and making long distance telephone calls, using, for example, a credit  
card, debit card, or \*smart\* \*card\*. Tickets are purchasable for such  
things as movies and tour buses, and points can be...

...cash using the system. Different types of currency are also accessible  
using, for example, a \*smart\* \*card\* or electronic purse/wallet.  
The present invention thus provides a virtual link between fixed service  
...with an embodiment of the present invention;

FIG. 6 is a block diagram of a \*smart\* \*card\* according to an embodiment  
of  
the present invention; and

FIG. 7 is a block diagram of a file structure of the \*smart\* \*card\* of  
FIG. 5.

DETAILED DESCRIPTION

The present invention comprises a method and system for providing...

...make purchases or exchange foreign currency, using, for example, a  
credit card, debit card, or \*smart\* \*card\*; 2) access the internet to  
obtain information and perform electronic commerce; 3) obtain information  
from...

...and making long distance telephone calls, using, for example, a credit  
card, debit card, or \*smart\* \*card\*. Tickets are purchasable for such  
things as movies and. tour buses, and points can be...

...services using the system. Different types of currency are also  
accessible using, for example, a \*smart\* \*card\* or electronic  
purse/wallet. 5 'Me present invention thus provides a virtual link

between fixed...

...worldwide) and allows passengers to facilitate financial transactions (e.g., balance inquiries, value loads to \*smart\* \*cards\*, value transfers to on board ...passenger entertainment systems, to present at seat debit/credit card readers; to access at seat \*smart\* \*card\* readers (specifically, readers of microprocessor cards); and to connect capability for video game systems, gambling...

...other similar electronic card product account using, for example, a credit card, debit card, or \*smart\* \*card\*, for purposes of paying for on-board services or goods; allows passengers to purchase stored...

...E) or other similar card account using, for example, a credit card, debit card, or \*smart\* \*card\*; and to have a choice of picking the goods up on-board, at

I 0...load their multi-application microprocessor cards with various currencies by inserting the cards into a \*smart\* \*card\* reader/writer and, using a telephone or an in-seat entertainment system screen, load value...

...of the electronic purse. An embodiment of the present invention allows passengers to electronically load \*loyalty\* program \*points\* on and off of their \*loyalty\* program \*smart\* \*card\* and/or \*loyalty\* program \*account\* on the ground; an embodiment also allows passengers to perform such functions as redeeming \*loyalty\* \*points\* for goods and services, obtaining service upgrades, redeeming \*points\* for goods and/or services, and exchanging the points with other passengers.

SUBSTITUTE SHEET (rule...One such node 64 shown in FIG. 3B comprises a personal computer, which includes a \*smart\* \*card\* reader 64a.

FIGs. 4A and 4B illustrate in greater detail embodiments of a wireless terminal...

...later described, use is made of devices, methods, and systems for encryption, such as a \*smart\* \*card\* and a \*smart\* \*card\* reader. U!@irig encryption is techniques, it is possible not only to encode financial information stored remotely by a host computer or locally on the \*smart\* \*card\*, but also to encode identification information, such as personal identification numbers (PINs). In this way a user's PIN is encryptable by the \*smart\* \*card\* and communicable to a remote host that has the same encryption key to decode the...

...first wireless terminal 100 on board a large mobile passenger conveyance for use with a \*smart\* \*card\* in accordance with an embodiment of the present invention. This terminal 100 includes a customer interface 102, such as an alpha-numerical keypad 104, a display 106, and a \*smart\* \*card\* reader 108. Signals provided from a wireless service provider, such as one described in FIG...data is

SUBSTITUTE SHEET ( rule 26 )

- 16 then readable and writable from and onto a \*smart\* \*card\* that is inserted into the \*smart\* \*card\* reader 108.

In this embodiment, the terminal 100 may be advantageously used to read data stored on a \*smart\* \*card\* to determine, for example, a value corresponding to an amount of funds existing in the...

...kept secure during transmission as a result of the encryption I 0 capabilities of a \*smart\* \*card\* that is used to access the terminal 100. For example, in accordance with an embodiment of the present invention, the user inserts a \*smart\* \*card\* into the \*smart\* \*card\* reader 108. The card first encrypts, and then transmits to the terminal I 00 information stored on the \*smart\* \*card\*. This information identifies the financial institution that maintains the user's account, as well as...

...obtainable by requiring that the user input a PIN with the numeric

keypad. Again, the \*smart\* \*card\* then encrypts the PIN for transmission by the terminal to a host computer for verification...

...computer associated with the financial institution.

When the funds are transferred to and from the \*smart\* \*card\*, an encrypted bank signature appended to the funds certifies that the funds are "real." It...the terminal and the financial institution. For example, the terminal is usable to "recharge" the \*smart\* \*card\* in the manner described above. After "recharging," the user may then use the -card in ...

...FIGs. 4A and 413 (i.e., a terminal that incorporates a display, a keypad, a \*smart\* \*card\* reader, and communication capability for wireless transmission of data).  
The system shown in FIG. 5...

...For example, the WAN 156 includes PCs 166, 168. An access system 174 includes various \*smart\* \*card\* readers 170, some of which are equipped with keypads. Similarly, each of the PCs 152, 158 are equipped with \*smart\* \*card\* readers 152a, 158a. Also, a plurality of terminals located on a large mobile passenger vehicle...

...spread spectrum server 162. 1 0 For example, the terminal 172 is equipped with a \*smart\* \*card\* reader 172a. In this way, the wireless financial server terminal 150 enables access to a...

...variety of methods and devices and from a variety of locations.  
In particular, the wireless \*smart\* \*card\* recharge station 172 on board the  
1 5 large mobile passenger conveyance communicates to the...

...server terminal 150. The recharge station 172 has a slot for receiving and reading a \*smart\* \*card\* and a display (see FIGs. ...on a fixed-location ATM/CAT. The user may also reload monetary value onto the \*smart\* \*card\* via the cash station, adding set funds to either a "prepaid" or "purse" account on the \*smart\* \*card\*, as described below. In this way, the user can obtain access to money via a...

...directly involved. At the end of the user's visit to a location where the \*smart\* \*card\* is honored, the user may employ the station to deposit any unused balances from the user's \*smart\* \*card\* to the user's account with the financial institution.  
As shown, a PC 152 may be connected to a \*smart\* \*card\* reader, such as one having a keypad and processing capabilities. This enables the user to access the user's financial accounts and to "recharge" the \*smart\* \*card\* (that is, add funds onto  
SUBSTITUTE SHEET (rule 26 )  
- 19 the \*smart\* \*card\*). In this respect, the keypad enables the user to enter the user's PIN, and the \*smart\* \*card\* inserted into reader 152a provides additional encryption and security measures to make the transport route...

...through a telephone line connection between the terminal and other personal computers connected to a \*smart\* \*card\* reader/processor and keypad. Further, a \*smart\* \*card\* reader/processor with a display that simulates an ATMCAT protocol could be connected to the terminal, thereby enabling the user to perform all ATMCAT functions, including I 0 recharging the \*smart\* \*card\*, without the use of a personal computer. Thus, the server terminal 150 provides a communications...

...additional capabilities to the abovedescribed financial information and

transactions.

FIG. 6 illustrates a multi-purpose \*smart\* \*card\* 200 according to an embodiment of the present invention that permits both financial and non-financial functions in an integrated system such as that described in FIG. 5. The \*smart\* \*card\* 200 comprises a central processing unit (CPU) 202, which is connected to a read only 208, which in turn communicates with a \*smart\* \*card\* reader 210 according to techniques well known in the art.

The CPU is...

...system files and applications.

SUBSTITUTE SHEET (rule 26)

- 20 As illustrated in FIG. 7, the \*smart\* \*card\* 200 of FIG. 6 has different file paths for different functions. The EEPROM has a...

...card debit file 228, which may also have its own security path for identification. The \*smart\* \*card\* has a prepaid function path 230, which can only be loaded through a secure function...

...provide symmetrical or asymmetrical encryption, as known in the art. In the aforementioned embodiments, the \*smart\* \*card\* incorporates optional

digital encryption signatures and encryption algorithms to enable the \*smart\* \*card\* to be validated from a remote location, such as a host computer at a financial...

...In such instances both ends of the communication (for example, the host computer and the \*smart\* \*card\*) may each have an encryption key so that data (such as a PIN entry) which is sent via the \*smart\* \*card\* 60 is validated at the host computer. Thus, the host computer is able to validate that the \*smart\* \*card\* is authentic and that the proper user is using the \*smart\* \*card\* so that a secure financial transaction can take place.

Embodiments of the present invention have...obtain other services at the terminal further includes:

providing an option to electronically load \*loyalty\* program \*points\* to and

from at least one from the group of a \*smart\* \*card\* and a \*loyalty\* program \*account\*.

27 The method of claim 26 wherein the \*loyalty\* program \*points\* are redeemable for one from the group of goods and services, service upgrades, cash, and...The financial information and transaction system of claim 37

wherein the terminal further includes a \*smart\* \*card\* device.

47 The financial information and transaction system of claim 37 wherein the data is encrypted via use of a \*smart\* \*card\*.

48 The financial information and transaction system of claim 37, wherein the at least one...

...to a security system for controlling access to various physical locations each associated with a \*smart\* \*card\* reader, the security system providing access to the various locations by matching information stored on a user \*smart\* \*card\* which is inserted into the associated \*smart\* \*card\* readers.

49 The financial information and transaction system of claim 37, wherein the terminal comprises...

00449677     \*\*Image available\*\*

AN. ELECTRONIC GAMING SYSTEM OFFERING PREMIUM ENTERTAINMENT SERVICES FOR  
ENHANCED PLAYER RETENTION  
SYSTEME DE JEUX ELECTRONIQUES OFFRANT DES SERVICES DE DIVERTISSEMENT A  
SUPPLEMENT, CONCUS POUR RETENIR PLUS LONGTEMPS LES JOUEURS

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

JORASCH James A,

SPARICO Thomas M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9840141 A1 \*19980917\*

Application: WO 98US3321 19980218 (PCT/WO US9803321)

Priority Application: US 97814889 19970312

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
NE SN TD TG

Publication Language: English

Fulltext Word Count: 8276

Patent and Priority Information (Country, Number, Date):

Patent: ...\*19980917\*

Fulltext Availability:

Detailed Description

Claims

Publication Year: \*1998\*

Detailed Description

... of payment, for

example, by depositing coins, or inserting a credit card,  
debit card or \*smart\* \*card\*, and pressing a starting  
controller 374. Under control of a program stored, for  
example, in...providing an additional payment, for  
example, by means of a credit card, debit card or \*smart\*  
\*card\*; or (iii) allowing a deduction of earned credits from  
current slot play prizes ~~or~~ player...machine 300, for example, by  
depositing coins, or inserting a credit card, debit card  
or \*smart\* \*card\*. Thereafter, the player optionally  
initiates play of the slot machine 300 during step 820,  
for...

Claim

... means for determining a game result based

upon said pseudo-random event;

means for awarding \*incentive\* \*points\* for

each play of said gaming machine in an \*account\* associated  
with said player identification number;

means for accessing a premium entertainment  
service from said gaming machine; and

means for deducting \*incentive\* \*points\* from  
said \*account\* in exchange for accessing said premium  
entertainment service.

36 A method for accessing a premium...

3/3,K/29 (Item 1 from file: 563)

DIALOG(R)File 563:Key Note Market Res.

(c) 2001 ICC Online Info. Group. All rts. reserv.

10135757      Supplier Number: 10048270  
KEY NOTE MARKET REPORT PERSONAL BANKING  
Key Note Limited  
Field House,  
72 Oldfield Road,  
Hampton,  
Middlesex.  
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TEL: 0181 783 0955  
FX: 0181 783 1940

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ICC Report Number:        100482, Page 29 of 46  
ISBN Number:              1-85765-934-1  
Country Coverage:         UNITED KINGDOM  
Country of Publication: UNITED KINGDOM

This is a KEYNOTE report and a INDUSTRY report

Copyright 1999 Keynote Ltd.  
Publication Date:            \*990428\*

SECTION HEADINGS:  
...ATMS AND \*SMART\* \*CARDS\*

#### TEXT

...are tested and audited for year 2000 compliance by the end of 1999.

#### ATMS AND \*SMART\* \*CARDS\*

ATMS have been one of the largest investments so far made by banks around the...

...stripe card which holds limited information are numbered. Banks are driving the development of multifunction \*smart\* \*cards\*, which can already have as much as 16 kilobytes of memory and the same processing...

...is to partition them to hold many applications, enabling them to be used for superstore \*accounts\*, web shopping, \*loyalty\* \*points\*, radio communications, electronic purse and security. Space on the \*smart\* \*cards\* could be rented out, with each application strictly partitioned.

#### TRAINING

Financial services companies need to...

3/3,K/30      (Item 2 from file: 563)  
DIALOG(R)File 563:Key Note Market Res.  
(c) 2001 ICC Online Info. Group. All rts. reserv.

10004671      Supplier Number: 10001958  
KEY NOTE REPORT CREDIT AND OTHER FINANCE CARDS - A market sector overview  
Key Note Publications Limited  
Field House,  
72 Oldfield Road,  
Hampton,  
Middlesex.  
TW12 2HQ  
TEL: 081 783 0955  
FX: 081 783 1940

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ICC Report Number: 100019, Page 41 of 58  
ISBN Number: 1-85765-479-X  
Country Coverage: UNITED KINGDOM  
Country of Publication: UNITED KINGDOM

This is a KEYNOTE report and a INDUSTRY report

Copyright 1995 Keynote Ltd.

Publication Date: \*950914\*

#### TEXT

...say that its customers will be able to contact its customer services centre, make generic \*account\* enquiries and exchange \*loyalty\* bonus \*points\*. As soon as a secure Internet transaction is introduced, Barclaycard plans to conduct transactions over...

...continue for 12 months, show that 1,000 of the 40,000 target have Mondex \*Smart\* \*cards\* (the total population of the designated area is 190,000). Of the planned 1,000...

3/3,K/31 (Item 1 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2002 CMP Media, LLC. All rts. reserv.

01143535 CMP ACCESSION NUMBER: EBN19971103S0116  
A Small Fish In The Memory Pond - Low-density personal programmable applications are feeding demand for EEPROMs.  
Bill Arnold  
ELECTRONIC BUYER'S NEWS, \*1997\*, n 1082, PG83  
PUBLICATION DATE: \*971103\*  
JOURNAL CODE: EBN LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: Technology Focus  
WORD COUNT: 1712

, \*1997\*  
PUBLICATION DATE: \*971103\*  
... boxes, and cell phones, said Scott Avery, EEPROM marketing director at Atmel Corp., San Jose.  
\*Smart\* \*cards\*, popular in Europe, are expected to be a major EEPROM application in North America and...

...in Europe and its applicability for low-power telecom, industrial, automotive, consumer, and other applications. \*Smart\* \*cards\* were a large portion of growth in 1996 and 1997.

Although the perception is that...

...an annual rate of approximately 13.8% for the next five years, and including \*smart\* \*cards\*, which are EEPROM-based, the resulting increase is approximately 38%

Because the flash market is...

...Craig, product marketing director at Xicor Inc., Milpitas, Calif. Key drivers are a variety of \*smart\*-\*card\* applications, he said.

Xicor's new X76F128 Secure SerialFlash memory chip will be the heart of its secure \*smart\* \*card\*. Information is stored and retrieved from the card and chip via a 400-Kbit/s...

...such as serial numbers and ID codes separate from the primary data.

The chip and \*smart\* \*card\* use five different passwords to protect memory. The 128-Kbit memory is protected with a...

...Kbit/s two-wire serial link. The connection link to the card uses the

ISO \*smart\*-\*card\* standard.

The new chip can be used for protection of embedded data. It could be of the phone, Craig said.

OEMs and value-added resellers can use the \*smart\* \*card\* to design new systems. For example, a doctor's office or emergency room could be...

...as a patient's medical records and insurance coverage. Unlike paper records, if a medical \*smart\* \*card\* is reported lost, it can be deactivated the next time it is used in a...

...flash process.

Siemens Components Inc., Cupertino, Calif., has announced high-end Triple E microcontrollers for \*smart\*-\*card\* applications. Triple E stands for enhanced performance, enhanced on-chip security, and enhanced memory capacity. The microcontrollers feature a new CPU, which offers an advanced instruction set optimized for \*smart\*-\*card\* applications while maintaining full compatibility with all existing \*smart\*-\*card\* ICs. The optimized core achieves very high-speed operation and exceeds the standard 8051 performance...

...agreement to license Sun Microsystems Inc.'s Java technology to produce a new generation of \*smart\*-\*card\* chips that accelerate the execution of the Java Card Instruction Set. The chips are expected...

...and health care. One card has the potential to give consumers access to their bank \*accounts\*, \*loyalty\* programs, and the Internet.

\*Smart\* \*cards\* are rapidly replacing \*currency\* for many applications, such as pay phones, vending machines, and toll booths, throughout Europe. Among the many applications possible, \*smart\* \*cards\* are used to automate airline ticketing while tracking frequent-flyer miles, record and update health...

...chips, it enables more information and additional functions to be included, all on the same \*smart\* \*card\*, according to Siemens.

Java technology is a perfect match with Siemens' plans to develop a \*smart\*-\*card\*-IC platform for secure Internet commerce products, the company said. Java technology's open software and the ability to upgrade and load in new applications after the \*smart\* \*cards\* are issued will revolutionize the way people live and work, the company said.

How big is the \*smart\*-\*card\*-IC market? Siemens expects it to reach \$2.8 billion by 2001, up from \$520 million in 1997. Numerous private and public \*smart\*-\*card\* projects have been launched around the world, the company said.

Expanding at an annual rate of approximately 35%, the \*smart\*-\*card\* - IC market has consistently recorded above-average growth for the semiconductor field (15% for the overall semiconductor market and 14% for microcontrollers). Siemens believes that the strongest application for \*smart\*-\*card\* ICs will be the "electronic purse," with more than 35% of the \*smart\*-\*card\* market. Siemens expects this to be followed by telecommunications (17%), and then health care and...

3/3,K/32 (Item 1 from file: 696)  
DIALOG(R)File 696:DIALOG Telecom. Newsletters  
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00628500

More PC Readers in 1999 Will Boost \*Smart\* \*Card\* Use  
Report on Smart Cards

October 12,1998 VOL: 12 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: BRP PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 1701

RECORD TYPE: FULLTEXT

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## More PC Readers in 1999 Will Boost \*Smart\* \*Card\* Use

...ninth installment in a series of monthly interviews with influential and insightful players in the \*smart\* \*card\* community. The series addresses relevant issues, industry trends,

### TEXT:

...ninth installment in a series of monthly interviews with influential and insightful players in the \*smart\* \*card\* community. The series addresses relevant issues, industry trends, consumer barriers and arenas for making profits...

...month, RSC Editor Jerry Ashworth wrote about his talk with Julie Krueger, marketing manager of \*smart\* \*card\* products for Spyrus...

...\*Smart\* \*cards\* may find their true niche in the United States next year in Internet, intranet and...

...as many personal computer (PC) manufacturers prepare to include keyboard peripherals in 1999 to allow \*smart\* \*card\* transactions, according to a key \*smart\* \*card\* official with public key-based security solutions provider Spyrus...

...Julie Krueger, marketing manager of \*smart\* \*card\* products for San Jose, Calif.-based Spyrus, told RSC that including \*smart\* \*card\* readers on PCs will set in place the infrastructure that has limited \*smart\* \*card\* growth in the United States. "We truly see it taking off in network applications on...

...she said. "We will see an integrated, enterprise security access application where we're using \*smart\* \*cards\* holding identity for logical access and physical access...

...Krueger has witnessed \*smart\* \*card\* use by the federal government in trials starting in the early 1990s and, in 1993, the emergence of plans on the part of banks to use stored value \*smart\* \*cards\* as a potential replacement for cash. However, stored value cards are "not standing on their...

...said, adding that the future exists in multiapplication cards. "Because of infrastructure and standards issues, \*smart\* \*cards\* in financial industries have been slow to take off," she said. However, PC and keyboard manufacturers have announced that they will install \*smart\* \*card\* readers next year, which should enhance the number of \*smart\* \*card\* applications. "A new wave of [technology solutions] are securing Internet, intranet and extranet applications, as...Six Years in \*Smart\* \*Cards\*

...

...Krueger initially became involved with the \*smart\* \*card\* industry in 1992 when she worked for Atmel Corp., which was developing a public key \*smart\* \*card\* integrated circuit (IC) chip for the government market. She later became marketing manager for Siemens \*Smart\* \*Card\* ICs in 1995, focusing on public key security and contactless \*smart\* \*card\* applications. From October 1996 to May 1997, she was the interim executive director of the \*Smart\* \*Card\* Forum. Now with Spyrus, she continues to follow her interest in network security and cryptographic \*smart\* \*cards\*.

...

...During the interview with RSC, Krueger advised companies planning to use \*smart\* \*card\* technology to consider how they can solve problems or lower costs. "Often we focus on...

...be the increased revenues from customer benefits, rather than the reduction in operation costs that \*smart\* \*cards\* could lead to," she said.

"Perhaps one application could be copyright issues for software. Using \*smart\* \*cards\* with software reduces fraud, and that would impact costs." Another prime application Krueger cited is the use of \*smart\* \*cards\* in pay-per-view TV boxes. Programmers can change the security algorithms on the cards...

...\*Smart\* \*cards\*' susceptibility to attacks has come under some scrutiny recently, especially following a recent differential power...

...any system that has value to any other party will be hacked." Hackers have attacked \*smart\* \*cards\* used for telephone and pay TV applications since the mid- 1980s. \*Smart\* \*card\* manufacturers, in turn, have developed systems to counter these attacks. "It's not a static market; it's very dynamic," she said. "What's most important is to realize \*smart\* \*cards\* are part of a larger system, and most often the point of attack is a back office or network attack for insider information that has nothing to do with the \*smart\* \*card\*. Attacks need to be put into perspective with the larger system. \*Smart\* \*cards\* are secure...

...Along with their expected growth for use in online security, \*smart\* \*cards\* now are rapidly growing in what Krueger calls "communities of common interest," such as college...

...praised one commercial laundry program by Mac-Gray Corp. that has installed some 40,000 \*smart\* \*card\* terminals at laundry facilities and plans to install another 40,000 next year (RSC, Dec...

...ll see much more migration in that area as they move from magnetic stripe to \*smart\* \*cards\* for multiple applications and enhanced security," Krueger added...

...\*Smart\* \*card\* promoters must educate U.S. consumers about the applications that \*smart\* \*cards\* can provide. "For example, you could access your [online] \*account\* and make a purchase and gain \*loyalty\* \*points\* at same time," Krueger said. "This card can allow you enhanced security and privacy in...

...applications and in new ones coming out. We need to minimize the technical differences among \*smart\* \*cards\*, mag-stripe cards and other types of consumer devices, and focus in on how these...

...leader in public key solutions, and we are positioning ourselves to provide each portion - from \*smart\* \*cards\* to smart readers through applications and certificate authorities - all based on public key technology," she...

...Some industry analysts anticipate software giant Microsoft Corp. will put more emphasis on \*smart\* \*cards\*, a move that Krueger said could benefit the market by providing a PC reader infrastructure. However, Microsoft soon may unveil its own operating system for \*smart\* \*cards\*, which could create heavy competition for Visa's JavaCard and MasterCard's MULTOS operating systems...

...story, p. 1). "It remains to be seen what Microsoft's role will be with \*smart\* \*card\* operating systems and how that will play out among the existing MULTOS and JavaCard approaches...

...During this series of profiles of leaders in the \*smart\* \*card\* field, Report on \*Smart\* \*Cards\* asks the same five questions of each interviewee to better compare their predictions-in-brief FOCUS ON... JULIE KRUEGER, marketing manager of \*smart\* \*card\* products for Spyros...

...When do you foresee \*smart\* \*cards\* widely accepted in the United States...

...Within three years, \*smart\* \*cards\* will be used widely for identification and authentication in the intranet, extranet and Internet marketplace. Computer manufacturers and keyboard manufacturers have announced availability of \*smart\* \*card\* peripherals in 1999...

...If you had one piece of advice for the \*smart\* \*card\* industry, what would it be...

...on applications that either solve a problem or provide significant customer benefits. For example, use \*smart\* \*cards\* to provide a personal, portable electronic identity or to increase security or reduce operational costs...

...What is the largest barrier to \*smart\* \*card\* acceptance... and the standards issue is being addressed with initiatives such as PC/SC (personal computer/\*smart\* \*card\*), the OpenCard framework and the most recent announcement of the Global Chipcard Alliance (GCA) about...

...less cash already with the use of credit and debit cards. When we move to \*smart\* \*cards\*, the market will move similar to the credit card market. That started out as lines ...

...Who are the hottest players in the \*smart\* \*card\* arena right now...

...we're seeing now are university campuses, where common purchase power and geographic proximity make \*smart\* \*cards\* economically feasible.

...COMPANY NAME(S): Deloitte & Touche LLP ; Fast 50 Company ; Global Chipcard Alliance ; Mac Gray Corp ; Microsoft Corp ; Siemens \*Smart\* \*Card\* ICs ; Silicon Valley Technology ; \*Smart\* \*Card\* Forum ; SpyruS \* When \*981012 \* \*1998\*

3/3,K/33 (Item 2 from file: 696)  
DIALOG(R)File 696:DIALOG Telecom. Newsletters  
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00595515

Motorola Develops New Strategy For Growth In \*Smart\* \*Cards\*  
Report on Smart Cards  
March 16,1998 VOL: 12 ISSUE: 5 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: BRP PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 320 RECORD TYPE: FULLTEXT

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Motorola Develops New Strategy For Growth In \*Smart\* \*Cards\*

Expecting a surge in \*smart\* \*cards\*, microprocessor provider Motorola Inc. March 4 said it plans to switch from the industry norm...

TEXT:

Expecting a surge in \*smart\* \*cards\*, microprocessor provider Motorola Inc. March 4 said it plans to switch from the industry norm...

...The technology also will enable the emerging multiapplication card market so that \*points\* gained from \*loyalty\* schemes can be debited directly to the card user's bank \*account\*," Inglis said. The smaller size will allow for increased EEPROM (electrically erasable, programmable

read-only...

...code. Later this year, the company plans to unveil a new secure advanced core for \*smart\* \*cards\*. "The benefits Motorola's new process will bring reaffirm the company's flare for innovations...

\*980316 \* \*1998\*

3/3,K/34 (Item 1 from file: 727)  
DIALOG(R)File 727:Canadian Newspapers  
(c) 2002 Southam Inc. All rts. reserv.

00084022 (USE FORMAT 7 FOR FULLTEXT)  
COMING SOON To A Fiercely Competitive Supermarket Near You  
JULIAN ARMSTRONG  
Gazette (Montreal), Final ED, P E1  
September 26, 1990  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
SECTION HEADING: Living: Food  
Word Count: 1021

...delicatessen take-out service, and a personalized shopper card.

This last item, sometimes dubbed a "\*smart\* \*card\*," would keep computerized track of my buying habits, and, when I inserted it in my...

...free products, paid for by their manufacturers.

The Holt Renfrew fashion chain already offers charge-\*account\* customers shopping \*points\*. \*Rewards\* range from a box of imported chocolates to a trip.

Food advertising inside the store...

\*19900926\*

3/3,K/35 (Item 1 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
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00082763

In-Store IT Applications: 4.3 TECHNOLOGY IN RETAIL

Main Title: Technology in Retail Case Studies  
Pub. Date: January 01, 1997  
Source: DATAMONITOR  
Telephone: 0171-625 8548  
Word Count: 408 (1 pp.)  
Language: English

Country: WORLD  
Industry: FOOD AND BEVERAGES

...Transaction data available for analysis;  
- Allows extensive promotions e.g link-save;  
- Allows use of \*smart\* \*card\* and \*loyalty\* card schemes.  
\*Point\*-of-Sale devices and controllers typically \*account\* for the most significant portion of a retailers' IT budget (25%) which indicates the

rewards...

Pub. Year: \*1997\*  
Full Date: \*19970101\*

3/3,K/36 (Item 2 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
(c) 2002 Datamonitor. All rts. reserv.

00082560

ECR in Marketing: 4.3 THE SUPPORTING TECHNOLOGIES

Main Title: ECR  
Pub. Date: January 01, 1997  
Source: DATAMONITOR  
Telephone: 0171-625 8548  
Word Count: 697 (1 pp.)  
Language: English

Country: EUROPE  
Industry: FOOD AND BEVERAGES  
Company Names (DIALOG Generated): EPOS Data ; Massively Parallel Processing

...Transaction data available for analysis;  
- Allows extensive promotions e.g link-save;  
- Allows use of \*smart\* \*card\* and \*loyalty\* card schemes.  
\*Point\*-of-Sale devices and controllers typically \*account\* for the most significant portion of a retailers' IT budget (25%) which indicates the rewards...

Pub. Year: \*1997\*  
Full Date: \*19970101\*

3/3,K/37 (Item 3 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
(c) 2002 Datamonitor. All rts. reserv.

00072153

Key Issues: 2.3 WHAT TRIGGERED THE SURGE? 1

Main Title: IT in Electronic Payment and Purchasing  
Pub. Date: April 01, 1996  
Source: DATAMONITOR  
Telephone: 0171-625 8548  
Word Count: 588 (1 pp.)  
Language: English

Country: UK  
Industry: COMPUTERS AND ELECTRONICS

Because this report focuses mainly on electronic money, which in the \*smart\* \*card\* world comprises all stored value applications, in particular electronic purses, it will only skim over other \*smart\* \*card\* segments, such as health and identity cards mentioned in the following . At the same time one should bear in mind that the new \*smart\* \*card\* schemes proposed for payments transactions are carried by the success of and the awareness from...

...This is why electronic purses are first viewed in the light of the success of \*smart\* \*cards\* in various areas in every day life. Here data

storage and processing power are the...

...has gathered enough momentum to convince plastic card issuers of the usefulness of new-generation \*smart\* \*cards\*. Gone has the suspicion that such cards are nothing more than another costly attempt of...

...new sources of revenues which card issuers find most enticing. Along with fraud-fighting capabilities \*smart\* \*cards\* come with the ability to accommodate pre-paid and stored value \*accounts\* and \*point\*-of-sale (POS) \*loyalty\* \*rewards\*, where \*smart\* \*cards\* collect various purchase data to calculate bonuses for reward programs. And that is only the...

...back in nothing compared with the intelligence found in personal computers.

The main advantages of \*smart\* \*cards\* can be summarised as follows:

- Enhanced anti-fraud protection;
- Increased security;
- Transaction speed;
- Flexibility and...

...array of applications and reduced fraud more than offset the higher unit costs of a \*smart\* \*card\*.

At present, with more futuristic applications in mind, \*smart\* \*card\* schemes tend to focus on one - or a combination - of the following, (utilising various advantageous features of \*smart\* \*cards\*):

- Traffic and transport: parking meters able to read \*smart\* \*cards\*, toll booths, ticket reservation (speedy transactions and user friendliness);
- Telecommunications and broadcasting: prepaid phone cards...

...banks retain their central position in the plastic card field, the new convenience offered by \*smart\* \*cards\* will help to strengthen the customer-bank relationship at a time, when more and more...

Pub. Year: \*1996\*

Full Date: \*19960401\*

3/3,K/38 (Item 1 from file: 781)  
DIALOG(R)File 781:ProQuest Newsstand  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

04340742 ASNS278247 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
How to play a winning hand with loyalty cards CONSUMER AFFAIRS EXPERT  
JUDITH GUBBAY'S GUIDE TO GETTING THE BEST OUT OF ALL THAT SHOPPING  
PLASTIC  
Judith Gubbay  
Mail on Sunday  
Sunday, November 22, 1998  
DOCUMENT TYPE: Newspaper, Large LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
Word Count: 1,197

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
\*1998\*

...company  
or as part of a multi-retailer programme, the customer has a card, and \*points\* are allotted to the card or the shopper's \*account\* towards a financial or other \*reward\*.

What differs is the type of reward and the return the customer receives for money...  
...of the typical shopping basket,  
so the payback works out at 2p in the pound.

\*SMART\* \*cards\* use the latest technology to store transaction information on a card. Boots' Advantage card uses...

3/3,K/39 (Item 2 from file: 781)  
DIALOG(R)File 781:ProQuest Newsstand  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02531284 NBYT34327 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Motorola Announces New \*Smart\* \*Card\* Plans  
Sylvia Dennis, Newsbytes  
Newsbytes News Network  
Monday, March 9, 1998  
DOCUMENT TYPE: Newswire LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 562

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Motorola Announces New \*Smart\* \*Card\* Plans  
\*1998\*

TEXT:

...cellular or electronics company, but, surprisingly enough, the firm is doing rather well as a \*smart\* \*card\* manufacturer, even if the public don't realize it. Now the company wants to ramp up its \*smart\* \*card\* operations, dragging the industry forward into the world of eight-inch wafer fabrication.

According to...

...that the company has, therefore, made the strategic decision to be the first in the \*smart\* \*card\* industry to move to eight-inch wafers for its flagship products.

According to company officials...

...technology will play a significant role in encouraging our customers to migrate towards increased feature \*smart\* \*cards\*, "for example, more data in a health card or more phone numbers in a GSM...

...communications) card.

"The technology will also enable the emerging multi application card markets so that \*points\* gained from \*loyalty\* schemes can be debited directly to the card user's bank \*account\*," he explained, adding that the smaller feature size process offers the capability for increased E...

...holds the key to creating true multi application cards and provides a platform from which \*smart\* \*cards\* can leap into the next century and support emerging operating systems such as JavaCard and Multos.

Motorola's \*smart\* \*card\* Web site is at <http://mot-sps.com>.

Reported by Newsbytes News Network, <http://www...>

3/3,K/40 (Item 3 from file: 781)  
DIALOG(R)File 781:ProQuest Newsstand  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02530938 NBYT33401 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
\*\*\*\*Internet Update

Newsbytes News Network

Monday, March 9, 1998

DOCUMENT TYPE: Newswire LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 20,794

(USE FORMAT 7 OR 9 FOR FULLTEXT)

\*1998\*

...0826

ext. 5412, e-mail sueannw@corel.ca) (NEWS) (CHIPS) (LON) (00040)

Motorola Announces New \*Smart\* \*Card\* Plans 03/09/98 EAST KILBRIDE,  
SCOTLAND, 1998 MAR 9 (NB) -- By Sylvia Dennis, Newsbytes...

...cellular or electronics company,  
but, surprisingly enough, the firm is doing rather well as a \*smart\*  
\*card\* manufacturer, even if the public don't realize it. Now the  
company wants to ramp up its \*smart\* \*card\* operations, dragging the  
industry forward into the world of eight-inch wafer fabrication.

According to...

...that the company has, therefore, made the  
strategic decision to be the first in the \*smart\* \*card\* industry to move  
to eight-inch wafers for its flagship products.

According to company officials...

...technology will play a significant role in encouraging our customers  
to migrate towards increased feature \*smart\* \*cards\*, "for example, more  
data in a health card or more phone numbers in a GSM...

...communications) card.

"The technology will also enable the emerging multi application  
card markets so that \*points\* gained from \*loyalty\* schemes can be  
debited directly to the card user's bank \*account\*," he explained,  
adding that the smaller feature size process offers the capability  
for increased E...

...holds the key to creating  
true multi application cards and provides a platform from which \*smart\*  
\*cards\* can leap into the next century and support emerging operating  
systems such as JavaCard and Multos.

Motorola's \*smart\* \*card\* Web site is at <http://mot-sps.com> .

Reported by Newsbytes News Network, <http://www...Investment...> 47

CHIPS Fujitsu Announces New Mobile Phone Macro  
LSI..... 03

CHIPS Motorola Announces New \*Smart\* \*Card\*  
Plans..... 40

EDUCATION How Big Is A Million - Internet Pull-Tab Appeal Not  
Spoof.. 08...said it will cut the prices of its WordPerfect software  
suites.

40 -

Motorola Announces New \*Smart\* \*Card\* Plans -- By Sylvia Dennis,  
Newsbytes. You might think of Motorola {NYSE:MOT} as a cellular or  
electronics company, but, surprisingly enough, the firm is doing  
rather well as a \*smart\* \*card\* manufacturer, even if the public don't  
realize it. Now the company wants to ramp up its \*smart\* \*card\*

operations, dragging the industry forward into the world of eight-inch wafer fabrication.

41 -

Sweden...

?

3623  
**EIC 2.10 COMMERCIAL DATABASE SEARCH REQUEST**

Reviewed all results sent 11/27/02

☐ RUSH - SPE signature required: \_\_\_\_\_

Business Methods Case: 705/ 14

Write in 705 subclass(es) to search required files for 705 cases or cases cross referenced in 705.

Staff Use Only

Access DB# \_\_\_\_\_

Log Number \_\_\_\_\_

Requester's Full Name: Susie Diaz

Examiner #: 76267

Date: 11/29/02

Art Unit: 3623

Phone Number: 305-1337

Serial Number: 091602, 222

Bldg & Room #: PK5-7704

Results Format Preferred: PAPER ☒

DISK ☐

E-MAIL ☐

If more than one search is submitted, please prioritize searches in order of need.

Provide the PALM Bib page or the following:

Title of Invention: System for Electronic Barter, Trading and Redeeming Points

Inventors (provide full names): Richard Postrel

Accumulated in Frequent Use Reward Programs

Earliest Priority Filing Date: 6/23/99

Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are: abstract, background, summary, claim(s) (not all of the claims).

See Claims 1 & 14, in particular.

The claimed or apparent novelty of the invention is:

A user is issued a "reward point account" for each reward points issuing entity (as part of an incentive program). When the user wants to trade his/her points in for a reward (e.g., cash, products, discounts, frequent flier miles, etc.), he/she selects how many points are to be

This search should focus on: transferred from each specific reward point account to a "reward exchange account" stored on the trading

(Also include keywords or synonyms)

server. All points are redeemed through this reward exchange account stored on a trading server. I have found art on the concept of a trading server, but normally all points earned (regardless of the issuing entity) are immediately accumulated in an account on the trading server. I am missing art which teaches the flexibility of a user maintaining separate reward point accounts for each reward points issuing entity and being able to control which points from among the various accounts

Special Instructions or Other Comments

will be transferred to the reward exchange account for redemption. If you find this concept, please also try to find art that teaches that the number of points in a user's reward point account fluctuates as a function of the performance of the associated reward points issuing entity.

Thanks!!

?show files;ds

File 348:EUROPEAN PATENTS 1978-2002/Nov W03

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20021121,UT=20021114

(c) 2002 WIPO/Univentio

| Set | Items   | Description   |
|-----|---------|---|
| S1  | 32027   | BARTER? OR TRADING OR NEGOTIATING OR NEGOTIATION? ? OR AUC-<br>TION OR EXCHANGING   |
| S2  | 457     | (REWARD OR BONUS OR PRIZE OR REDEMPTION OR REDEEMABLE? OR -<br>GEOFFREY) (2W) (POINT? ? OR UNIT? ?)   |
| S3  | 215     | (TRADE() IN OR CASH?() IN OR REDEEM? ? OR REDEEMING) (5N) POIN-<br>T? ?   |
| S4  | 12995   | (SPECIFY? OR SELECT? OR CUSTOMI? OR HOW() MANY) (3W) POINT? ?   |
| S5  | 6712    | (TRANSFER? OR TRANSMIT?) (3W) POINT? ?  |
| S6  | 6475    | (REWARD? ? OR REDEMPTION OR CASH?() IN OR EXCHANGE OR ACCOU-<br>NT? ?) (5N) (SERVER? OR ARCHIVE? OR CLIENT? ? OR DATABASE? OR D-<br>ATA() BASE? OR DATA() BANK? OR DATABANK?) |
| S7  | 536     | S6(5N) (TRANSFER? OR TRANSMIT? OR FORWARD?)   |
| S8  | 35      | S1(S)S7   |
| S9  | 1       | S3(S)S7   |
| S10 | 5       | S4(S)S7   |
| S11 | 0       | E4-E5   |
| S12 | 0       | S11 NOT S8  |
| S13 | 21      | S4(S)S6   |
| S14 | 42      | S5(S)S6   |
| S15 | 3953    | S6(S)ACCOUNT? ?   |
| S16 | 202     | S1(S)S15  |
| S17 | 0       | S16(S)S11   |
| S18 | 168     | S16 AND IC=G06F   |
| S19 | 34      | S16 NOT S18   |
| S20 | 1133801 | S8:S10 OR S13 OR 14 OR S19  |
| S21 | 121     | S8:S10 OR S13 OR S14 OR S19   |
| S22 | 64      | S21 AND IC=G06F   |
| S23 | 7       | S1/TI AND S22   |
| S24 | 12      | S21 AND S1/TI   |
| S25 | 5       | S24 NOT S23   |
| ?   |         |   |

?show files;ds

File 350:Derwent WPIX 1963-2002/UD,UM &UP=200275

(c) 2002 Thomson Derwent

File 344:Chinese Patents Abs Aug 1985-2002/Oct

(c) 2002 European Patent Office

File 347:JAPIO Oct 1976-2002/Jul(Updated 021104)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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| Set | Items | Description   |
|-----|-------|---|
| S1  | 57583 | BARTER? OR TRADING OR NEGOTIATING OR NEGOTIATION? ? OR AUC-<br>TION OR EXCHANGING   |
| S2  | 589   | (REWARD OR BONUS OR PRIZE OR REDEMPTION OR REDEEMABLE? OR -<br>GEOFFREY) (2W) (POINT? ? OR UNIT? ?)   |
| S3  | 29    | (TRADE() IN OR CASH?() IN OR REDEEM? ? OR REDEEMING) (5N) POIN-<br>T? ?   |
| S4  | 7798  | (SPECIFY? OR SELECT? OR CUSTOMI? OR HOW() MANY) (3W) POINT? ?   |
| S5  | 4662  | (TRANSFER? OR TRANSMIT?) (3W) POINT? ?  |
| S6  | 2594  | (REWARD? ? OR REDEMPTION OR CASH?() IN OR EXCHANGE OR ACCOU-<br>NT? ?) (5N) (SERVER? OR ARCHIVE? OR CLIENT? ? OR DATABASE? OR D-<br>ATA() BASE? OR DATA() BANK? OR DATABANK?) |
| S7  | 294   | S6(5N) (TRANSFER? OR TRANSMIT? OR FORWARD?)   |
| S8  | 17    | S1 AND S7   |
| S9  | 0     | S3 AND S7   |
| S10 | 0     | S4 AND S7   |
| S11 | 4     | E4-E5   |
| S12 | 4     | S11 NOT S8  |
| S13 | 0     | S4 AND S6   |
| S14 | 9     | S5 AND S6   |
| S15 | 1234  | S6 AND ACCOUNT? ?   |
| S16 | 52    | S1 AND S15  |
| S17 | 1     | S16 AND S11   |
| S18 | 48    | S16 AND IC=G06F   |
| S19 | 4     | S16 NOT S18   |
| ?   |       |   |

?show files;ds

File 15:ABI/Inform(R) 1971-2002/Nov 26  
 (c) 2002 ProQuest Info&Learning  
 File 16:Gale Group PROMT(R) 1990-2002/Nov 26  
 (c) 2002 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2002/Nov 26  
 (c)2002 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2002/Nov 26  
 (c) 2002 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Nov 22  
 (c) 2002 The Gale Group

| Set | Items   | Description  |
|-----|---------|--|
| S1  | 1681306 | BARTER? OR TRADING OR NEGOTIATING OR NEGOTIATION? ? OR AUCTION OR EXCHANGING   |
| S2  | 6606    | (REWARD OR BONUS OR PRIZE OR REDEMPTION OR REDEEMABLE? OR - GEOFFREY) (2W) (POINT? ? OR UNIT? ?)   |
| S3  | 3814    | (TRADE()IN OR CASH?()IN OR REDEEM? ? OR REDEEMING) (5N) POINT? ?   |
| S4  | 9538    | (SPECIFY? OR SELECT? OR CUSTOMI? OR HOW()MANY) (3W) POINT? ?   |
| S5  | 7149    | (TRANSFER? OR TRANSMIT?) (3W) POINT? ?   |
| S6  | 92716   | (REWARD? ? OR REDEMPTION OR CASH?()IN OR EXCHANGE OR ACCOUNT? ?) (5N) (SERVER? OR ARCHIVE? OR CLIENT? ? OR DATABASE? OR DATA()BASE? OR DATA()BANK? OR DATABANK?) |
| S7  | 1061    | S6(5N) (TRANSFER? OR TRANSMIT? OR FORWARD?)  |
| S8  | 53      | S1(S)S7  |
| S9  | 42      | S2(S)S6  |
| S10 | 28      | S3(S)S6  |
| S11 | 4227    | S1(S)S6  |
| S12 | 0       | S3(S)S11   |
| S13 | 2       | S2(S)S11   |
| S14 | 115     | S8:S10 OR S13  |
| S15 | 56      | S14 NOT PY>1999  |
| S16 | 41      | RD (unique items)  |
| ?   |         |  |

?show files;ds

File 9:Business & Industry(R) Jul/1994-2002/Nov 25  
 (c) 2002 Resp. DB Svcs.  
 File 20:Dialog Global Reporter 1997-2002/Nov 26  
 (c) 2002 The Dialog Corp.  
 File 476:Financial Times Fulltext 1982-2002/Nov 22  
 (c) 2002 Financial Times Ltd  
 File 610:Business Wire 1999-2002/Nov 26  
 (c) 2002 Business Wire.  
 File 624:McGraw-Hill Publications 1985-2002/Nov 01  
 (c) 2002 McGraw-Hill Co. Inc  
 File 634:San Jose Mercury Jun 1985-2002/Nov 24  
 (c) 2002 San Jose Mercury News  
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Nov 26  
 (c) 2002 The Gale Group  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc

| Set | Items   | Description   |
|-----|---------|---|
| S1  | 2873023 | BARTER? OR TRADING OR NEGOTIATING OR NEGOTIATION? ? OR AUCTION OR EXCHANGING  |
| S2  | 12539   | (REWARD OR BONUS OR PRIZE OR REDEMPTION OR REDEEMABLE? OR - GEOFFREY) (2W) (POINT? ? OR UNIT? ?)  |
| S3  | 4074    | (TRADE() IN OR CASH?() IN OR REDEEM? ? OR REDEEMING) (5N) POINT? ?  |
| S4  | 5858    | (SPECIFY? OR SELECT? OR CUSTOMI? OR HOW()MANY) (3W) POINT? ?  |
| S5  | 4476    | (TRANSFER? OR TRANSMIT?) (3W) POINT? ?  |
| S6  | 54215   | (REWARD? ? OR REDEMPTION OR CASH?() IN OR EXCHANGE OR ACCOUNT? ?) (5N) (SERVER? OR ARCHIVE? OR CLIENT? ? OR DATABASE? OR DATA()BASE? OR DATA()BANK? OR DATABANK?) |
| S7  | 1059    | S6(5N) (TRANSFER? OR TRANSMIT? OR FORWARD?)   |
| S8  | 65      | S1(S)S7   |
| S9  | 54      | S2(S)S6   |
| S10 | 27      | S3(S)S6   |
| S11 | 3629    | S1(S)S6   |
| S12 | 0       | S3(S)S11  |
| S13 | 2       | S2(S)S11  |
| S14 | 139     | S8:S10 OR S13   |
| S15 | 62      | S14 NOT PY>1999   |
| S16 | 53      | RD (unique items)   |

?t16/3,k/all

16/3,K/1 (Item 1 from file: 9)  
 DIALOG(R)File 9:Business & Industry(R)  
 (c) 2002 Resp. DB Svcs. All rts. reserv.

02682290

**Russia: MDM bank plans 100 outlets in Moscow in 2000.**  
**(Moscow Business World Bank plans to may a comeback in the retail banking market by opening 100 outlets in Moscow during 2000)**

Moskovskie Novosti, p N/A

December 28, 1999

DOCUMENT TYPE: Journal; Company Overview ISSN: 0256-551X (Russia)

LANGUAGE: Russian RECORD TYPE: Abstract

**ABSTRACT:**

...of the MDM bank. Each mini-bank will offer 10 services typically demanded by retail clients , including monthly utilities payments, currency exchange and money transfers abroad, he said. MDM hopes to regain a share in the retail market, which it...

?show files;ds

File 47:Gale Group Magazine DB(TM) 1959-2002/Nov 25  
(c) 2002 The Gale group

| Set | Items | Description  |
|-----|-------|--|
| S1  | 93180 | BARTER? OR TRADING OR NEGOTIATING OR NEGOTIATION? ? OR AUCTION OR EXCHANGING   |
| S2  | 499   | (REWARD OR BONUS OR PRIZE OR REDEMPTION OR REDEEMABLE? OR - GEOFFREY) (2W) (POINT? ? OR UNIT? ?)   |
| S3  | 163   | (TRADE()IN OR CASH?()IN OR REDEEM? ? OR REDEEMING) (5N) POINT? ?   |
| S4  | 1130  | (SPECIFY? OR SELECT? OR CUSTOMI? OR HOW()MANY) (3W) POINT? ?   |
| S5  | 337   | (TRANSFER? OR TRANSMIT?) (3W) POINT? ?   |
| S6  | 4086  | (REWARD? ? OR REDEMPTION OR CASH?()IN OR EXCHANGE OR ACCOUNT? ?) (5N) (SERVER? OR ARCHIVE? OR CLIENT? ? OR DATABASE? OR DATA()BASE? OR DATA()BANK? OR DATABANK?) |
| S7  | 55    | S6(5N) (TRANSFER? OR TRANSMIT? OR FORWARD?)  |
| S8  | 1     | S1(S)S7  |
| S9  | 397   | 2(S)S6   |
| S10 | 0     | S3(S)S6  |
| S11 | 101   | S1(S)S6  |
| S12 | 0     | S3(S)S11   |
| S13 | 0     | S2(S)S11   |
| S14 | 73    | S11 NOT PY>1999  |
| S15 | 73    | RD (unique items)  |

?t15/3,k/all

15/3,K/1

DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2002 The Gale group. All rts. reserv.

05516768 SUPPLIER NUMBER: 54530466 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Microsoft Corp. Faces Many Challengers in E-Commerce.(Site Server Commerce Edition) (Product Information)**  
McKendrick, Joseph  
ENT, 4, 9, 42(1)  
May 5, 1999  
ISSN: 1085-2395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1574 LINE COUNT: 00148

... analysis with OLAP services.

A product being released in conjunction with Commerce Server, Microsoft BizTalk **Server**, supports XML-based data **exchange** and application integration over the Internet. The server extends Microsoft's Commerce Interchange Pipeline features...

...Site Server Commerce Edition with additional interchange and data transformation capabilities, as well as enhanced **trading** partner management tools. "BizTalk Server is a business-to-business application infrastructure," Kumar says. "Commerce..."

15/3,K/2

DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2002 The Gale group. All rts. reserv.

05459781 SUPPLIER NUMBER: 56250824 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bulls, bears and dinosaurs.(alternative trading system for securities being set up by VERSUS Technologies Inc.) (Company Profile)**  
Wahl, Andrew  
Canadian Business, 72, 14, 24  
Sept 10, 1999

?show files;ds

File 15:ABI/Inform(R) 1971-2002/Nov 26  
(c) 2002 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2002/Nov 26  
(c) 2002 The Dialog Corp.  
File 47:Gale Group Magazine DB(TM) 1959-2002/Nov 25  
(c) 2002 The Gale group  
File 148:Gale Group Trade & Industry DB 1976-2002/Nov 26  
(c)2002 The Gale Group  
File 267:Finance & Banking Newsletters 2002/Nov 25  
(c) 2002 The Dialog Corp.  
File 275:Gale Group Computer DB(TM) 1983-2002/Nov 26  
(c) 2002 The Gale Group  
File 340:CLAIMS(R)/US Patent 1950-02/Nov 19  
(c) 2002 IFI/CLAIMS(R)  
File 348:EUROPEAN PATENTS 1978-2002/Nov W03  
(c) 2002 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20021121,UT=20021114  
(c) 2002 WIPO/Univentio  
File 351:Derwent WPI 1963-2002/UD,UM &UP=200275  
(c) 2002 Thomson Derwent  
File 545:Investext(R) 1982-2002/Nov 26  
(c) 2002 Thomson Financial Networks  
File 654:US PAT.FULL. 1976-2002/Nov 19  
(c) FORMAT ONLY 2002 THE DIALOG CORP.  
File 674:Computer News Fulltext 1989-2002/Nov W4  
(c) 2002 IDG Communications  
File 774:EdgarPlus(TM)-Prospectuses 2002/Nov 25  
(c) 2002 Disclosure Inc  
File 993:NewsRoom 2002/Jan-Jul  
(c) 2002 The Dialog Corp.

| Set | Items | Description   |
|-----|-------|---|
| S1  | 73    | (REWARD? OR COUPON OR BONUS(2W)SERVER?) (S) (TRADING OR EXCH-<br>ANGING OR EXCHANGE OR MERCHANT OR RETAILER OR VENDOR) (3N) (SER-<br>VER?) (S) POINT? ? |
| S2  | 66    | RD (unique items)   |